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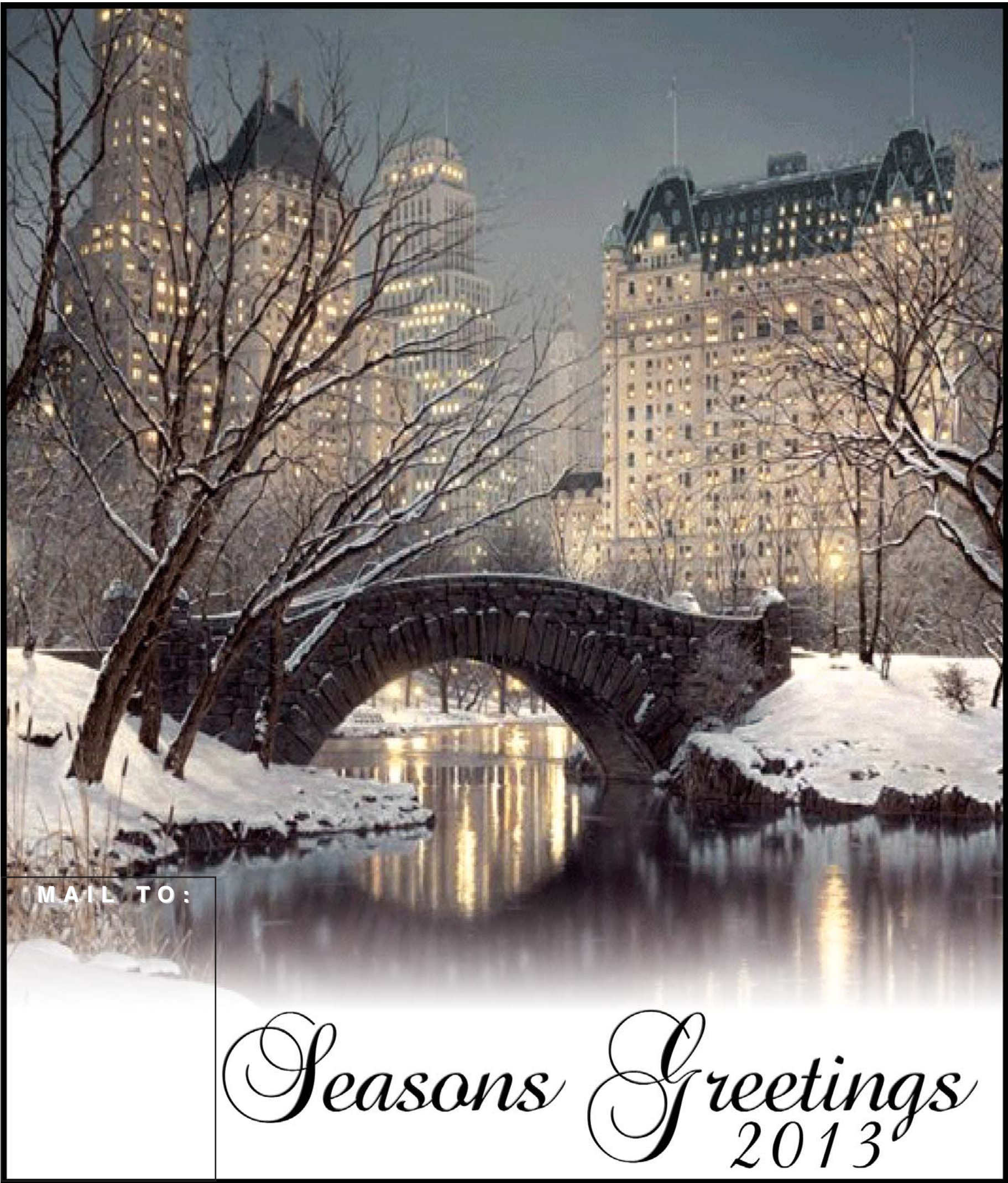
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MAIL TO:

Seasons Greetings
2013

Yucaipa closes on acquisition of Fresh & Easy



Private investment firm Yucaipa Companies L.L.C. has acquired Fresh & Easy Neighborhood Market from London-based Tesco P.L.C. Yucaipa on Nov. 22 and received approval from the U.S. Bankruptcy Court for the District of Delaware to go ahead with the transaction, which is being financed with a \$120 million loan by Tesco.

Yucaipa said it plans to build Fresh & Easy into a “healthy convenient food experience,” providing consumers with more local and healthy access for their daily needs. In addition, Fresh & Easy’s existing infrastructure offers a “tremendous” foundation from which to build even stronger capabilities to provide the highest level of freshness and convenience available, Yucaipa said.

As part of the transaction, Yucaipa netted 150 Fresh & Easy stores, a distribution center and a production plant in Riverside, Calif. Four thousand Fresh & Easy employees also will transfer to the new business. James Keyes, former chief executive officer of 7-Eleven Inc., has been hired to design a successful strategy for Fresh & Easy. He also negotiated the deal with Tesco.

Tesco launched the Fresh & Easy concept in 2007. The company’s goal was to intro-

duce a retail format in the United States that was smaller, easier to navigate than the stores of larger retailers and able to deliver fresh foods to consumers at an affordable price.

In December 2012, Tesco said it was conducting a strategic review of the Fresh & Easy format because the chain was not delivering an acceptable shareholder return. In April 2013, the retailer said it planned to sell Fresh & Easy and exit the U.S. market.

Yucaipa Companies has experience in the retail sector. Past investments by the company include Food 4 Less, Ralph’s Grocery Co., Dominick’s Chicago and The Great Atlantic & Pacific Tea Co.



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AT DEADLINE

HHS Awards \$30,646,193 in Affordable Care Act Funds to California Health Centers to Expand Access to Care

*Grants support primary care in
46 California communities;
serve more than 333,187 addi-
tional Californians*

The U.S. Health and Human Services (HHS) Secretary Kathleen Sebelius announced \$30,646,193 in grant awards to support 46 new health center sites in California. These funds, made available by the Affordable Care Act, will help

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Judge Denies Motion to Jettison SEC Fraud Case Against Victorville

U.S. District Judge John Kronstadt on Nov. 14 denied defense motions to dismiss the Securities and Exchange Commission's charges that the city of Victorville, its airport authority and Assistant City Manager Keith Metzler defrauded investors with a 2008 municipal bond offering.

On April 29 the Securities and Exchange Commission (SEC) filed a suit against Victorville, the Southern California Logistics Airport Authority and Metzler, who in addition to his role as assistant city manager is also the executive director of the airport authority. In its complaint, the SEC alleges those entities made misrepresentations to the purchasers of bonds, the proceeds from which were intended to assist in the development of Southern California Logistics Airport.

The airport authority was formed by the city of Victorville to facilitate the conversion of the former George Air Force Base, which was shuttered by the Department of Defense in 1992, into a civilian airport. The Southern California Logistics Airport Authority, which has as its board of directors all five

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Workforce in the Inland Empire**
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Phenix Technology

A Manufacturer of Firefighter
Helmets



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Waste-by-Rail: Regional Benefits VS. Local Challenges

The problem of municipal waste—and how to dispose of it—is becoming increasingly critical in California. Like many areas in the country, the state is faced with the closure of several of its local landfills over the next decade, but it is clear that new local landfills are no longer an option in areas of increasing urbanization. And community opposition makes local landfill development nearly impossible. Though it is not an optimal solution, there can be environmental advantages to shipping waste to regional landfills in more remote areas if the system is properly devised.

Sanitation District No. 2 of Los Angeles County (LACSD) constructed a precedent-setting project on a 17.2-acre property at Pellissier Place in the City of Industry. The Puente Hills Intermodal Facility (PHIMF) will be an essential component of a fully

integrated waste-by-rail system—the first of its kind in the state. The intermodal facility will transfer containers of non-hazardous municipal solid waste from trucks to trains so they can be sent to the Mesquite Regional Landfill in Imperial County. Garbage trucks bring waste from the community to the Puente Hills Materials Recovery Facility (PHMRF), where recyclable and hazardous materials are separated from the municipal solid waste that goes to the landfill. The municipal solid waste is loaded into rail containers, which are hauled by hostler trucks to the PHIMF—practically next door—where the containers are loaded by crane onto rail cars. The PHIMF will initially receive up to 4,000 tons per day of containerized waste from the PHMRF and ship it on one train daily to the Mesquite Regional Landfill, but it will

have the capacity to receive and ship double that amount.

This project is a critical part of a program to replace the dwindling options for local landfills with regional landfills. And though the project's broad-reaching benefits make it worth pursuing, there are local challenges—air quality, noise, and traffic issues—that will affect the surrounding residential communities.

REGIONAL BENEFITS

One of the regional benefits of the PHIMF will be that it implements the waste-by-rail system before Los Angeles County's landfills reach maximum capacity. In 2008, LACSD projected that local landfill capacity would fall short by about 1,800 tons per day under the best-case scenario and 4,900 tons per day under the worst case after the closure of the Puente Hills Landfill. Although there is

more capacity in landfills than projected due to the recession, Los Angeles County's population is projected to increase by over 600,000 by 2020. With the economy and population on the upswing, it is only a matter of time before other landfills reach their capacity. The construction of the system is already complete, so it can begin operating whenever it is finally needed.

Another benefit of the PHIMF and waste-by-rail system is that they will cause substantially less regional air contamination than simply trucking the refuse to the Mesquite Regional Landfill. It would take 182 long-haul trucks to carry the 4,000 tons of containerized solid waste that can be handled by a single train. That many trucks would emit a much greater amount of air pollutants, including the smog-producing combination of

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News and Features

The Good Ol’ Boy Decline: 8 Tips to Help Women Take Over the C-Suite Vickie Milazzo argues that every coporation can benefit from a touch of estrogen and the feminine qualities associated with it. The almost constant changes to the way we communicate, interact, innovate, and do business are setting up an opportunity-filled future for women. 9

Knowledge ISN’T Power: How to Stop Gathering Info, Weighing the Evidence, Chasing New Ideas.... and Just Execute Already! Moran and Lennington’s new book, “The 12 Week Year,” offers a new way to think about time and how you use it. In a nutshell, plan your goals in 12-week increments rather than 365 day years. 18

Obamacare Shopping for Christmas: Eric Tyson Answers 10 FAQs From Americans Who Got the Dreaded Cancellation Letter If your health insurance has been canceled, you’re likely feeling anything but festive this holiday season. Financial counselor Eric Tyson answers questions he’s hearing and offers advice on how to cope with the stress and confusion of health insurance shopping. 23

Low-Tech Holiday Gifts the Grandkids Will Remember Many grandparents don’t enjoy giving their grandkids tech gifts during the holiday season. They want to give something their grandkids will treasure. Ted Bernstein offers suggestions for holiday gifts for grandkids that create lasting memories. 26

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Quotations on Spiritual

The greatest asset of any nation is the spirit of its people, and the greatest danger that can menace any nation is the breakdown of that spirit—the will to win and the course to work.
George B. Cortelyou

Our problem is within ourselves. We have found the means to blow the world physically apart. Spiritually, we have yet to find the means to put together the world’s broken pieces.
Thomas E. Dewey

The educated man is a man with certain subtle spiritual qualities which make him calm in adversity, happy when alone, just in his dealings, rational and sane in the fullest meaning of that word in all the affairs of life.
Ramsay MacDonald

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Maybe Truths and Myths About Today’s Business Lending Environment

*By Tom Meyer, Commercial Banking
Regional Manager, AmericanWest Bank*

I’ve been a banker in Southern California my entire 35-year career and I’m passionate about helping local businesses achieve their financial goals, knowing it has a role in positively impacting the local economy.

Maybe it is because of my job that I view our region through a unique lens—I experience economic progress every day as our team tailors financial solutions to help businesses expand, diversify, retool and grow. I talk to business leaders who wonder if the lingering effect of the national economic slowdown impacts their ability to qualify for a loan or line of credit. If you’re wondering the same thing, here are three important facts:

First, lender liquidity and capital. For banks like AmericanWest Bank, excellent capital ratios and strong liquidity position afford us the ability to be actively lending in the Inland Empire. For us, we’re especially busy with commercial and industrial loans, owner-occupied real estate, SBA financing, and mortgages and home equity lines of credit on the personal lending side.

Second, underwriting standards. I can speak only for our bank and not the industry as a whole, but our commercial underwriting standards remain unchanged, including key factors like loan-to-value (LTV) and debt service coverage ratios among others.

Don’t under estimate cash flow. It continues to be the single most important factor in loan underwriting. The time-tested adage of the “5 Cs of Credit” (Character, Capacity, Capital, Collateral and Conditions) is as relevant today as ever before when it comes to qualifying for that loan or line of credit.

Due to the economic slowdown, some borrowers who qualified for credit a few years ago now find themselves in uncharted territory like reductions in property values, decreased sales volumes and even operating losses. If your business has experienced some of these, my best advice is do not assume it impacts your ability to qualify for a loan. Instead, reach out to a trusted banker and talk about your specific situation.

Finally, find your fit. Many financial institutions can fund a loan, but it’s key to work with a banker who truly knows your business. Your banker should be a trusted advisor and a resource year-round, not just when your loan or line is up for renewal. Establishing and maintaining a strong relationship with him/her is invaluable—think of it as anytime access to free expertise.

Working closely with local businesses and helping them achieve success is why I built an entire career in banking. It’s exciting to play a small role in moving our economy forward. That’s why I’m at AmericanWest Bank. As a business-focused community bank, we’re fully committed to local businesses. Our team is comprised of highly-experienced bankers who take a hands-on consultative approach with every client.

It’s difficult to know if the economic recovery will continue to build gradually, or if it will pick up steam as we move into 2014; but it’s definitely moving forward. This is an attractive place to live and work and we’re excited to compete in this market.

St. Bernardine Medical Center Foundation Welcomes Five New Board Members

St. Bernardine Medical Center Foundation has announced the addition of five new members to its board of trustees: Maribel Brown, Robert W. Percy, D.D.S., Michael Salazar, Desiree Schunke and Kevin Thomas. The 38-member board is comprised of Inland Empire residents who volunteer their time and talents to participate in major fundraising activities to support St. Bernardine Medical Center.

The new appointees have significant, varied experience in fields of finance, construction, business, marketing and medical services and are leaders with a history of community support.

Maribel Brown is co-owner of Minuteman Press of Rancho Cucamonga. A recipient of numerous awards and local recognition, Brown has over 30 years experience in the marketing and medical industry.

Robert W. Percy D.D.S. is a retired dentist with 32 years of private practice. In addition to his extensive professional and community involvement, Dr. Percy has an acute appreciation for and understanding of the San Bernardino community and surrounding region.

Michael Salazar is vice president of Investments at USB Financial Services. A past president of the Association of Professionals in Finance and Accounting, and a current member of the Community Foundation Professional Advisors Council, Salazar also served in the U.S. Navy from 1983-1987.

Desiree Schunke is the retired owner of Brenna Construction. Active on multiple boards, including the Tribal Board of Directors, Health 2011, Schunke is an engaged community member who volunteers with the Riverside County Sheriff’s Department for the Tribal Law division.

Kevin Thomas is the manager of Valley Healthcare. A licensed nursing home administrator, Thomas has a vast knowledge of Medicaid and Medi-Cal regulations and addresses the financial side of medical care with great acumen.

Ron Rezek, chairman, St. Bernardine Medical Center Foundation Board of Trustees, said each member of the board brings unique experiences and expertise creating a multifaceted unparalleled team. “As we welcome our newest members, I reflect on them and the entire board. It is a privilege and honor to work with such an amazing group of people.”

Through the support of its members and community philanthropic partnerships, the St. Bernardine Foundation Board of Trustees works together to meet the health care needs in the greater San Bernardino community. “We welcome these new board members to our foundation and look forward to extending our partnership with them in this new role,” added Rezek.

Two Ways to Get Your Medicare Benefits

By David Sayen

Some people may not realize it, but there are actually two ways to get Medicare benefits.

The best-known way is Original Medicare. With Original Medicare, you can choose any doctor, hospital, or other healthcare provider you want, as long as they accept Medicare. When you receive medical services or goods,

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CLOSE-UP

reRubber — Rubber Reborn in Ontario

Ever wonder what happens to tires you periodically replace? Here are some sobering facts: Every year over 300,000,000 tires are scrapped in the U.S; 30,000,000 from California and 15,000,000 from Southern California alone. So how much space do just Southern Cal’s 15,000,000 tires require? If stood side by side, they’d make a trip to and from L.A. and Washington D.C. Historically and sadly, many used tires end up in landfills. Quite a waste, right?

However, unlike many other waste products, today’s discarded tires contain highly engineered materials that can be reutilized and “upcycled” into new products and uses thereby converting an enormous amount of waste into incredibly valuable resources. But how?

Enter JD Wang, CEO and founder of reRubber LLC. Located in Ontario, CA, reRubber collects and recycles discarded tires. According to JD, the term “Rubber reborn” best reflects the company’s focus on new technological developments and rubber upcycling opportunities. reRubber proudly participates in the “Made in California” program supported by California Manufacturing Technology Consulting.

Enterprises as well as communities, especially here in California, have been focusing

on recycling efforts, low-carbon operations and triple bottom-line business ethos (people, planet and profit). As a result, booming new industries have and are being developed generating new employment opportunities and allowing them to pro-



JD Wang, CEO, reRubber

vide future generations with a cleaner environment.

Trends in the recycling and upcycling industries are developing at a quickened pace with a growing demand for raw materials outpacing supply. Technologies previously shelved due to market conditions are now in demand. The supply of tires in Southern California and the infrastructure developed by CalRecycle creates a uniquely advantageous opportunity. Very few areas in the world offer such a vast readily available scrap tire inventory in a radius of less than 50 miles.

reRubber has developed extensive standards and proce-

dures through years of experience in order to effectively



operate the tire recycling line in an eco-friendly manner. ISO14001 certified reRubber is able to provide the most efficient operating production and storage of crumb rubber, while recovering nearly 100% of the tire.

Most, if not all, readers will have already interacted with recycled tire rubber in some form. Local high school’s running tracks, gym floors and playgrounds are already enriching our lives every day. On streets and highways, rubber has been engineered into the asphalt, enhancing the drive and protecting the roads. Other established markets for rubber include: molded products, civil engineering and construction materials.

Furthermore, according to the National Associations of Corrosion Engineers, the cost to repair corrosive infrastructure has exceeded \$276 billion dol-

lars annually. In response, reRubber manufactures a highly engineered, eco-friendly; recycled rubber protective coatings that extend the life of infrastructures by coating deeper and lasting longer than traditional water-based products. These products also are used in industrial, commercial, automotive and residential applications.

Based on many proven technical and economic advantages, the use of recycled tire rubber in many downstream industries has had impressive growth. This growth rate will continue worldwide as more local districts begin to understand and utilize these technologies. It is reRubber’s strategic plan to continue to invest for the future of the planet and create sustainable and rewarding industries for each locality.

In 2011 reRubber was named a “Top 20 Tire Recycler in America” by *Recycling Today*.

Presently reRubber’s eco-friendly products are sold throughout North America and Asia. Currently, reRubber has diverted over 4 million tires from landfills. In addition to its Ontario location reRubber has begun operations in China and is opening a product manufacturing plant in San Bernardino in the coming year.

reRubber—a step ahead in Ontario.

Sowing Seed for Life – A Charity That Provides Food and Much More for the Local Community

As good and bad times keep rising and falling, the need for charitable organizations that can address our community’s problems continues to demand our attention. Such has been the case for an Inland Empire group called Sowing Seeds for Life. Sowing Seeds for Life is a food pantry program that serves over 6,000 people each month. They

provide over 1 million pounds of food each year to individuals and families in need in our community; they serve the San Gabriel and Inland Valley areas. Their “pantry days” are the first and third Wednesday of the month in the parking lot of DPI Labs on Arrow Highway in La Verne.

In addition to food, clients

also receive clothing, which is donated and distributed by members of United Methodist Church in La Verne. Their food supplies come from the L.A. Regional Food Bank and through the generosity of folks that conduct food drives on Sowing Seeds for Life’s behalf. They offer their clients assistance with Cal-Fresh applica-

tions, baby care and hygiene products, referrals to other providers and so much more. Their distribution is conducted in an open-air farmer’s market style environment. They have fresh locally grown produce available so clients can select the vegetables they want, rather than having to take items that

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2014 SALARY GUIDES

Guides Forecast Average Salary Ranges, Positions and Skills in Demand Next Year

The just-released 2014 Salary Guides from Robert Half show that U.S. starting salaries for professional occupations are projected to increase an average of 3.7 percent next year. Technology positions are expected to see the largest gains among all fields researched, with an anticipated 5.6 percent increase in the average salary for newly hired workers. Accounting and finance professionals can expect starting salaries to rise an average of 3.4 percent, according to the research.

Many hiring managers are encountering difficulty finding professionals with the specialized skills they need to achieve their growth goals, said Paul McDonald, Robert Half senior executive director. The annual salary information from Robert Half is designed to provide businesses with the latest compensation trends, as well as advice for attracting and retaining top performers.

Following is an overview of findings from the 2014 Salary Guides:

Accounting and Finance The average starting salary for a newly hired accounting and finance professional in the United States is forecast to rise 3.4 percent next year. Financial and business systems analysts are in demand. The market for internal auditors and entry-level accountants also has strengthened.

Technology Overall, base compensation for information technology professionals in the United States is expected to increase 5.6 percent in the coming year. Mobile applications and software developers are in particularly strong demand. Business intelligence analysts also can expect to see higher than average salary increases.

Creative and Marketing Professionals in creative fields in the United States can expect average starting salary gains of 3.3 percent in 2014. The shortage of creative talent with digital and mobile expertise continues, with user-experience and mobile designers in particular demand.

Legal In the legal field, starting salaries for positions in the United States are anticipated to rise 2.7 percent, on average, in the coming year. Mid- and senior-level associates are sought by law firms looking to expand lucrative practice groups or invest in new service offerings.

Administrative and Office Support Overall starting salaries for administrative professionals in the United States are expected to rise 3.3 percent in 2014. Executive and administrative assistants and customer service managers are in particular demand. Support staff also are needed in the healthcare field and in human resources.

All of the guides can be accessed at www.roberthalf.com/salary-guides. A salary calculator for each profession can be used to determine average starting salaries in hundreds of local markets and also can be accessed via the links to the Salary Guides above.

REAL ESTATE NOTES

FORMER INLAND EMPIRE BIG BOX TO BE CONVERTED INTO AN OFFICE BUILDING

A 35.6k-square-foot freestanding building in San Bernardino was purchased by MTK Soal Investments LLC for \$4.6 million (\$129/sf). The property, located at 1094 South E Street, is a former big box property that will be converted by the buyer into an office facility for the County of San Bernardino. It had been vacant for the past decade due to the depressed market.

The property is located at the signalized intersection at the entrance to the Inland Center Mall and in close proximity to the Target shopping center. It is on a three-acre lot with ample parking and offers excellent freeway visibility along with easy access to the I-215 and I-10 Freeways.

Marc Piron, senior vice president with NAI Capital’s Riverside office, and Lidia Talavera, vice president with the Ontario office, represented the seller, Jara Holdings Second LLC, in the sale.

PALM SPRINGS AUTO ZONE PROPERTY TRADES FOR \$2.33 MILLION

A private investor paid \$2.335 million for a 5.4k-square-foot (\$432/sf), single-tenant AutoZone property in Palm Springs. Located at 1717 East Vista Chino, the AutoZone is situated on 1.50 acres and was built in 1980. The buyer was in a 1031 exchange and closed all cash in 30 days.

The Irvine-based buyer was represented by Patrick G. Kent of Hanley Investment Group. The seller, a real estate investment company based in Yorba Linda, was repped by Hanley Investment Group’s Eric P. Wohl.

“The buyer was looking for stable and reliable income with minimal management for a long-term hold. The investment featured a 10-year lease at one of the most highly-travelled intersections in Palm Springs,” said Kent, senior vice president of Hanley Investment Group. “The sale continues to show the demand for well-located single-tenant NNN investments in today’s market.”

“This transaction marks one of the lowest cap rates for a single-tenant AutoZone in the western United States, due to a long-term corporate guarantee on the lease and the property being located in front of a grocery-anchored shopping center,” added Wohl, president of Hanley Investment

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THE GAINERS					THE LOSERS				
Top five, by percentage					Top five, by percentage				
Company	Current Close	Beg. of Month	Point Change	%Change	Company	Current Close	Beg. of Month	Point Change	%Change
CVB Financial Corp. (H)	15.36	14.54	0.82	5.6%	Provident Financial Holdings, Inc.	14.51	15.16	-0.65	-4.3%
American States Water Company	28.70	28.48	0.22	0.8%	Monster Beverage Corporation	57.14	57.23	-0.09	-0.2%
Simplicity Bancorp, Inc.	15.78	15.68	0.10	0.6%					

	Ticker	11/21/13 Close Price	10/31/13 Open Price	%Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Company	AWR	28.70	28.48	0.8	33.09	21.36	18.3	NYSE
CVB Financial Corp. (H)	CVBF	15.36	14.54	5.6	15.46	9.77	17.5	NASDAQGS
Monster Beverage Corporation	MNST	57.14	57.23	(0.2)	66.12	45.24	30.2	NASDAQGS
Simplicity Bancorp, Inc.	SMPL	15.78	15.68	0.6	15.93	13.50	21.0	NASDAQGS
Provident Financial Holdings, Inc.	PROV	14.51	15.16	(4.3)	19.69	14.12	8.4	NASDAQGS

Notes: (H) - Stock hit fifty two week high during the month, (L) - Stock hit fifty two week low during the month, NM - Not Meaningful

Five Most Active Stocks	
Monster Beverage Corporation	21,562,250
CVB Financial Corp.	5,807,630
American States Water Company	1,703,420
Provident Financial Holdings, Inc.	1,636,620
Simplicity Bancorp, Inc.	201,330
<hr/>	
D&P/IEBJ Total Volume Month	30,911,250

Monthly Summary 11/21/13	
Advances	3
Declines	2
Unchanged	0
New Highs	1
New Lows	0

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Judge Rejects Pension System’s Request to Appeal SB’s Bankruptcy Filing

U.S. Bankruptcy Judge Meredith Jury, who is overseeing the city of San Bernardino’s Chapter 9 bankruptcy filing, on Nov. 15 rejected a request by the city’s largest creditor to challenge the city’s bankruptcy eligibility at the U.S. 9th Circuit Court of Appeals. That creditor, the California Public Employees Retirement System, has disputed San Bernardino’s contention that it is in dire fiscal straits since shortly after the municipality’s filing of its Aug. 2, 2012 bankruptcy petition.

San Bernardino, which currently has a \$25 million annual obligation to the retirement system, withheld more than \$14 million in pension fund payment from July 2012 until July of this year. The city wants to continue to make partial payments until such time as it gets back on its feet financially.

In responses to the city’s filings, the retirement system has said that San Bernardino possesses untapped assets that could be liquidated and is simply skipping out on its financial responsibility. It has said San Bernardino is not eligible for bankruptcy. Jury has consistently ruled that San Bernardino is as insolvent as it claims. In August, she ruled that the city’s bankruptcy should be granted pursuant to a pendency plan by which the city continues to pay its employees and other expenses critical to its day-to-day operations but services its other debts on the basis of the limited financial means available to it.

In dissenting from Jury’s rulings, the California Public Employees Retirement System, known by its acronym CalPERS, has maintained that it has special status among the city’s creditors and that the city cannot be excused from making good on its obligations to the pension fund. CalPERS maintains that it is a creature of the state government, and as such merits a first place in line among those to whom the city is in arrears. Jury has rejected those arguments.

In its dissent CalPERS requested leave to appeal. San Bernardino responded by arguing that remaining in bankruptcy court before Jury is the appropriate venue for coming to terms with all of its creditors, including CalPERS, in accordance with a still confidential and tentative plan for structured repayments which the city council approved in October.

The plan is now subject to

continued on page 11

WOMEN IN BUSINESS

The Good Ol' Boy Decline: 8 Tips to Help Women Take Over the C-Suite

Corporations who insist on maintaining a good ol' boy network are making (and keeping) themselves stupid.

You're probably thinking that is an extremely inflammatory statement, especially considering many of those same organizations are amongst the most profitable in the world. But consider this: a 2011 Harvard Business Review study found that adding more women to a group increased the collective intelligence of that group. Adding more men? No increase in intelligence.

What does this mean for women in today's business world? Well, Vickie Milazzo suggests, it's time for women to rescue the traditionally male-dominated business world from itself.

"There is a legendary story that as CEO of Hewlett-Packard, Carly Fiorina (now former CEO of HP) stuffed her pants with socks for a male-dominated meeting," says Milazzo, author of the *New York Times* bestseller, *Wicked Success Is Inside Every Woman*. "Her message was clear: 'I have everything it takes to compete.' Today, the need to play down femininity is a thing of the past. In fact, following the financial crisis, many felt that a Femron or Lehman Sisters wouldn't have failed. And even some men say too much testosterone led us into the recession."

Milazzo argues that every corporation can benefit from a touch of estrogen and the feminine qualities associated with it. The almost constant changes to the way we communicate, interact, innovate, and do business are setting up an opportunity-filled future for women—no socks required!

"Women should absolutely take advantage of the changing tide," notes Milazzo. "No wickedly successful woman ever got anywhere waiting for her big chance to be given to

her or for women to suddenly become as valued as men in the workplace. And that's not going to change anytime soon. However, it's also true that a growing appreciation for collaboration, participation, and relationship-building have created a perfect storm for women who want to rise through the ranks."

Read on to learn what you can do to take over the C-Suite at your organization.

Don't act like a man. It's undeniable that the more masculine command-and-control way of doing business is on its way out. Increasingly, corporations are coming to value more feminine qualities including engagement, collaboration, and an appreciation for the greater good.

"Be yourself," Milazzo instructs. "No one (men and women included) wants to work with a bad imitation of a man. And no successful woman ever got anywhere waiting for women's equality in the workplace to 'happen.' Instead, use your innate qualities to shape and fuel your success."

Collaborate. Intelligent women know what they don't know and when to seek answers. Smart women appreciate that what works today won't necessarily work tomorrow, and that aggressive learning is a competitive advantage to achieving any desired goal, especially when that goal is to upset the accepted, male-dominated norms of the business world. A key element to aggressive learning is collaboration.

"I find that women excel at connecting and collaborating to solve problems," says Milazzo. "The success that comes from this process pro-

vides sanity, support and genius solutions. It's only when we come together and engage in conversation that we raise new questions and think of possibilities at a collective level we would not have considered on our own. Inside every woman is a natural collaborator. That's a wicked advantage we have as women, an intellectual edge we can leverage for using our genius at the highest possible level. When you collaborate, everyone involved benefits."

Be a smart networker. More than 60% of people find jobs through networking, and you can bet that most successful referrals didn't come from the bottom of their organizations' pecking orders. Successful people spend time with other successful people, not with novices and low performers—and they limit their exposure to individuals who are at a similar level. "So if you're looking to shake up the C-Suite at your organization, start forming strategic alliances," suggests Milazzo. "And remember, whether or not it's 'right,' It's not what you know, it's who you know is a truism that is still alive and well in the corporate sector."

Don't underprice yourself. Let's say you're in the running for a promotion and raise within your company, for example, or that you're in the process of negotiating your salary after receiving a job offer. I'd better not ask for too much, you reason. This isn't what I was hoping for, but if I get too pushy I might be passed over for one of the other candidates. I should just be grateful to have made the cut. Back up, says Milazzo—you're making a big mistake. Settle for less

than you're worth and you'll lose credibility...and maybe even the opportunity.

"Many women mistakenly think they're doing their employers a favor by not pushing for more or that they'll be more appealing if they don't ask for what they're worth," she explains. "However, you should know that like many CEOs, when I'm hiring, I weed out candidates who underprice themselves because I assume they won't perform at the level I expect. When you ask for a certain salary, you're saying you can handle the responsibilities that come with it. And if you want to move up the corporate ladder, that's exactly the message you need to convey to avoid getting passed over when opportunities arise."

Put together a power team. It is highly unlikely that you'll be able to work your way into your organization's C-Suite without some guidance and advice from those who've been there and done that. And when it comes to seeking this kind of advice, the more the merrier.

Milazzo has always said she doesn't believe in having just one mentor or taking advice from just one person. Everyone you meet has the potential to be a mentor. The big advantage today is that a mentor doesn't have to be a physical person. There are tons of books, websites, blogs, podcasts, etc., out there providing great advice. Social networking sites like Facebook and Twitter make it easy to connect with people far and wide who know what you need to know.

"I could not imagine running the company I have now without the extraordinary framework of staff, subcon-

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Sowing Seed for...

continued from pg. 6

will only be discarded. They provide food products to other businesses and groups that wish to help in food distribution. In that way they are able to provide better community outreach and helping a greater number of people in need. They also offer a Kiddie Korner on distribution days that include arts and crafts projects for the kids. The name came from the founder and CEO Vicki Brown, of DPI Labs. She was sitting in church one Sunday when her pastor spoke the words that struck her heart. After giving \$100 to five or six members of the congregation, he asked, “What can each of us here do to help others with as little as \$100?” That was powerful a question. Vicki’s response was to grow a garden of vine vegetables. Soon after the first harvest arrived, Vicki filled a basket with bell peppers and went looking for someone to give them to. She came across an 8-year-old boy in a trailer park and offered him some peppers. The boy said, “mac and cheese.” He had never seen a bell pepper before. That experience opened Vicki’s eyes – and heart. She knew then that there were not only hungry people in her community but people who needed nutritious produce.

In December of 2007 the first food pantry giveaway drew a small crowd of about 100 people. But it showed that those little seeds had taken root and they have grown into what they have today. Sowing Seeds for Life also has a 45-acre parcel in San Dimas where they grow their produce and volunteers assist with its care and harvesting. They plant caring into the community and it has grown.

This year’s annual “Christmas in the Park” takes place on Saturday, Dec. 14th at Ganesha Park in Pomona from noon to 4 p.m. On that day, besides food and bottled water and tea, they give away toys to all kids under the age of 13. They have live entertainment, games and arts and crafts for the kids, snack stand, a food pantry distribution, and pictures with Santa. They are in need of toys and volunteers. Toys are in specific need this year since it appears they will not be receiving the supply they were counting on from one of their major partners.

Anyone that would like to donate toys can drop them off at DPI Labs on 1350 Arrow Highway in La Verne or call for more information at 909-392-5777. You can also contact them on the Web at sowingseedsforlife.com Volunteers are needed as well and should also call for info. It is so important that they do not have to turn away any child without a gift, and that is the reason they need the help of the community especially this year. They are hoping that the local faith communities can assist as well.

The rest of the year they need food, new books for kids, school supplies, hygiene products and volunteers. Anyone interested in conducting a drive of any kind is welcome to call. They will be happy to set that up with them. Sowing Seeds for Life has been in operation for the past five years and has seen the need to continue to grow. They would love to share what they do with others so, as a united community, they can band together and serve many families in need.

Anyone interested, please visit the website at www.sowingseedsforlife.org for more information on the agency and programs. They have so many positive things happening all the time. Their annual celebrity golf tournament has featured such Dodger legends as Steve Garvey, Bill Russell, Ron Cey and Al Downing and Laker legends such as Jerry West, James Worthy, Elgin Baylor and the late Bill Sharman, who passed away Oct. 25 of this year. UCLA announcer Chris Roberts of Glendora, an active Sowing Seeds volunteer, was this year’s auctioneer. Exclusive auction items include a visit to Vin Scully’s booth at Dodger Stadium and a visit to the set of Fox’s NFL pregame show. The tournament has grown into one of the finest of its kind in Southern California and illustrates the current statured of Sowing Seeds for Life.

The upcoming “Christmas in the Park” is another very special

Waste-by-Rail...

continued from pg. 3

reactive organic gases and nitrogen oxides. Truck transport would produce almost eight times more reactive organic gases than hauling the waste by rail (442 pounds per day versus 50 ppd) and more than three times the nitrogen oxides (3,769 ppd versus 909 ppd).

LOCAL IMPACTS

Although this project will be beneficial from a regional standpoint, the construction and operation of the intermodal facility will have impacts on the residential areas surrounding it, most notably for air quality, noise, and traffic.

Four residential neighborhoods are close to the PHIMF site—one only 300 feet away. These neighborhoods face considerable impacts from a large increase in local train traffic in addition to the two round-trips added by the PHIMF. The Union Pacific Railroad plans to expand the intermodal container transfer facility that serves the Port of Los Angeles and the Port of Long Beach, increasing its annual cargo-handling capacity from 725,000 to 1.5 million containers, consequently doubling locomotive activity on regional rail lines. Therefore, some of the special design features and mitigation measures that will minimize PHIMF’s impact on nearby communities will benefit these neighborhoods when the port facility is expanded.

To reduce the local air contamination and noise produced by operating the PHIMF, conventional switch locomotives will not be used at all. Instead, the switch locomotives at PHIMF will run on either diesel-electric hybrids or generator sets, both of which are quieter, more fuel efficient, and produce lower emissions.

Additional measures will *continued on page 28*

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event. Celebrities attending last year include former child actor Rodney Allen Rippy. Volunteer opportunities are always available and most of all, the website will give the community valuable information on how they can help in the fight against hunger.

For, as Tiny Tim observed, “God bless us, everyone.”



Judge Denies...
continued from pg. 3

members of the Victorville City Council, issued bonds which were sold to investors to generate revenue to be used in making the base’s civilian use conversion.

Fundamental to the SEC complaint is the allegation that the defendants made misrepresentations with regard to the value of four airport hangars that Victorville referenced in its official statement for an April 2008 bond offering.

The value of all four hangars was listed at \$65 million. The county assessor later valued the hangars at \$27.7 million. The SEC alleges that the authority used the inflated estimated values to mislead bond investors.

Two separate responses to the SEC complaint were filed on Aug. 30, one from attorneys with the law firm of Arent Fox, which represents Victorville and the airport authority and another from the law firm of Orrick, Herrington & Sutcliffe, representing Metzler. Those responses augmented a joint motion filed by Arent Fox and Orrick Herrington & Sutcliffe June 12 to dismiss the claims against their defendants.

Also charged in the SEC’s April complaint were Kinsell, Newcomb & DeDios Inc., the underwriter for the bond offerings, that company’s owner, Jeffrey Kinsell, and Kinsell, Newcomb and DeDios investment banker Janees Williams. The SEC complaint consists of nine claims for relief and one prayer for disgorgement. The authority is named in the first two claims for relief. Kinsell, Newcomb and DeDios [KND] is named in the third, fourth and eighth claims for relief. KND and Jeffrey Kinsell are named in the fifth and sixth claims for relief.

Victorville, Jeffrey Kinsell, Williams and Metzler are named in the seventh claim for relief. Jeffrey Kinsell and Williams are named in the ninth claim for relief. In the prayer for disgorgement, which is a request for restitution of ill-gotten profits from security law violators, all the parties are named. The responses filed Aug. 30 pertain only to the city, the airport authority and Metzler. Lawyers for those defendants and the SEC presented verbal arguments to Kronstadt at a hearing Oct. 28.

Orrick, Herrington & Sutcliffe maintain Metzler should not have been included in the case in that he twice provided correct information to KND prior to the bond sale about the true value of the hangars and that responsibility for any misrepresentations with regard to the value of the assets securing the bonds fell to the bond underwriters.

Arent Fox maintains that even if the hangar valuations were overstated, they were not material misrepresentations by which the financing of the bonds in terms of the city’s and airport authority’s ability to continue to make payments to the bondholders was threatened. At no time did the actual debt service ratio between the bonds and the assets securing them fall below the SEC’s own standard of 1.25, Arent Fox maintains, exonerating the city and the airport authority.

Kronstadt on Nov. 14 ruled that the combined defenses’ overall rationale for dismissing the case against the three defendants was “unpersuasive,” and that the bulk of the matter should go forward.

The judge did, however, make a determination that the SEC has not yet presented any convincing evidence to show the defendants improperly gained from their alleged misconduct, which is the basis of the SEC’s request for disgorgement. “Given that the SEC has

Bankruptcy...
continued from pg. 8

court-supervised mediation and the city claims a CalPERS’ appeal at this point is counterproductive to the mediation process. Jury found that bringing the 9th Circuit into the matter would be “duplicative and not an efficient use of judicial resources.”

Unlike San Bernardino, two other large California cities that have filed for bankruptcy protection – Vallejo and Stockton – are continuing to make payments to CalPERS. In San Bernardino, which is now staggering under the end result of extremely generous salary and benefit packages granted to city employees as the result of aggressive public employee union pressuring of the city’s elected leaders, city officials are now exploring whether the city can use bankruptcy to reduce its pension obligations. CalPERS, which perceives that San Bernardino prevailing in that effort would set a precedent that would be applicable up and down the state and compromise its ability to continue to deliver retirement benefits to all of its members, is digging in for a battle royal.

Consequently, CalPERS did not accept Jury’s ruling as the final say in the matter and has taken its request to a U.S. District Court judge.

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engaged in a three year investigation into this matter, its decision to present no allegations support[ing] of the request for disgorgement is significant and telling,” Kronstadt found in dismissing that portion of the case against Victorville, the authority and Metzler.

Trial on the case will not begin until late 2014 or late winter 2015.

Real Estate... Group’s NNN division.

continued from pg. 7 OPTIMUS BUILDING CORPORATION SELLS SEVEN BUILDINGS AT CORONA MEDICAL/OFFICE PARK

Optimus Building Corporation recently sold seven professional and medical office condominium buildings, totaling 127.8k square feet, at Corona Corporate Centre in deals worth a combined \$18.6 million. Twenty separate buyers, which included medical, dental and cosmetic specialists and professional office users, purchased the cold-shell units.

The property is located at 2045-2097 Compton Avenue, north of Ontario Avenue and just west of I-15.

Kevin Turner, Michael Hartel and Angela Watford of Voit Real Estate Services’ Irvine office represented the seller in these transactions.

“Corona Corporate Centre is an unfortunate case study of the financial collapse of 2008,” according to Turner. “The project’s first building sold at \$315.00 per square foot upon commencement of construction, and by the time the project was completed, the market crashed.”

Fast forward two years later and the project was sold by the lender to Optimus, who repositioned the condos with patient private equity and completed 19 continued on page 13

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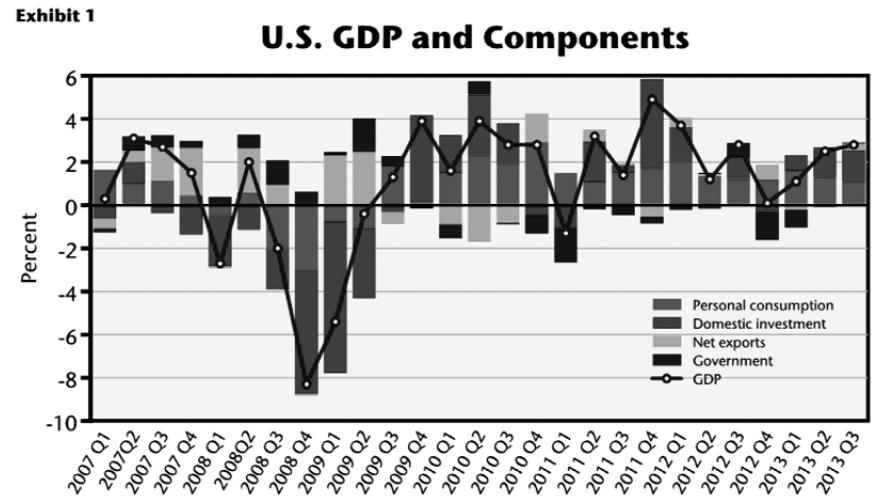
Whether it will prove sustainable remains to be seen, but the economy turned in a better-than-expected performance over the last three months.

The Bureau of Economic Analysis reported yesterday that the nation’s gross domestic product grew at a 2.8% annual rate in the third quarter, exceeding the 2% rate economists were expecting. Still, we must be cautious about reading too much into the number. This was the BEA’s “advance” estimate, which it always revises three times. On average, the difference between the BEA’s first and last estimates is plus or minus 1.3 percentage points. For the second quarter, for example, the BEA initially estimated that GDP grew at a 1.7% rate, only to revise the figure upward, to 2.5%, in its final report. For the first quarter, the numbers moved in the opposite direction, starting with an initial estimate of 2.5% but ultimately ratcheting down to 1.1%.



William J. “Bill” Cortus

Still, the headline figure for the third quarter reflected some particularly strong results in several sectors of the economy. The private economy grew at a 3.4% rate, for example, which is about what it did in the last quarter. Government expenditures were roughly unchanged, but this was actually a positive development since they



Source: Bureau of Economic Analysis

had been negative for some time. Most of the improvement on that front came at the state and local levels, where spending growth offset cuts at the federal level. (Federal spending in the GDP report excludes transfer payments such as unemployment benefits, Social Security and Medicare.)

Meanwhile, domestic investment, which is a small share of the economy but often propels a recovery, grew at a 9.5% rate, largely due to commercial and residential construction and growth in inventories. Exports grew faster than imports, which also boosted the overall growth rate. Personal consumption, which accounts for about 70% of the economy – the largest share by far – was a soft spot, growing at a lackluster 1.5% pace. That was down slightly from last quarter.

Leading Indicators

Despite the seemingly heady advance in GDP growth, the longer-term economic outlook has not changed much.

Earlier last month, the continued on page 15

Real Estate...
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transactions at an average price of \$130.00 per square foot to end-users.

4.35 acres at 4650 Arrow Highway, just east of Claremont Boulevard and north of I-10.

The property, which consists entirely of single-story, multi-tenant buildings, is 83% leased. Montclair Business Center features 660 feet of street-front exposure on the north side of Arrow Highway, a major thoroughfare of Montclair and neighboring cities that boasts a traffic count of 19,000 cars per day. The project is located about one mile north of the San Bernardino (10) Freeway and about two miles south of the

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For Planning 2014 Advertising, Marketing, and Publicity With The Inland Empire Business Journal		
2014 EDITORIAL SCHEDULE		
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February <ul style="list-style-type: none">• Commercial R.E. Developers• Residential Real Estate• Architecture/Land Planning• Redevelopment	<ul style="list-style-type: none">• 2014 Economic Forecast• Building and Development-Who’s Building• Business Banking	<ul style="list-style-type: none">• Banks• Commercial/ Industrial Contractors• Residential Builders• Architectural Engineering, Planning Firms
March <ul style="list-style-type: none">• Major/MultiEvent Venues• Financial Institutions• Health Care	<ul style="list-style-type: none">• Environmental• Executive Education• City Economic and Demographic Data	<ul style="list-style-type: none">• MBA Programs• HMOs/PPOs• Residential R.E. Brokers• Women-owned Businesses
April <ul style="list-style-type: none">• Meetings & Conventions• Airports• New Home Communities• Malls & Retail Stores	<ul style="list-style-type: none">• Women Who Make a Difference• Meetings/Conventions• Travel/Hotels/Tourism• Commercial R.E. Brokers• Small Business Handbook	<ul style="list-style-type: none">• Indian Gaming• So Cal Vacation Spots• Hotel Meeting Facilities• Visitors and Convention Bureaus
May <ul style="list-style-type: none">• Economic Development (Riverside Cty.)• Marketing/PR/Media Advertising• Insurance Companies	<ul style="list-style-type: none">• Women-owned Businesses• Human Resource Guide• Chambers of Commerce• Who’s Who in Law	<ul style="list-style-type: none">• Environmental Firms• Employment/Service Agencies• Law Firms• I.E. Based Banks
June <ul style="list-style-type: none">• Financial Institutions (1st Quarter, ’14)• Travel and Leisure• Employment Agencies• Home Health Agencies• Economic Development (San Bernardino County)	<ul style="list-style-type: none">• Health Care & Services• High Technology• Golf Resorts• Senior Living Centers• What’s New in Hospital Care	<ul style="list-style-type: none">• Hospitals• Savings and Loans• Motorcycle Dealers• Medical Clinics
July <ul style="list-style-type: none">• Manufacturing• Distribution/Fulfillment• Credit Unions• Event Planning• High Desert Economic Development	<ul style="list-style-type: none">• Marketing/Public Relations• Media Advertising• Casual Dining• Building Services Directory	<ul style="list-style-type: none">• CPA Firms• Commercial Printers• Ad Agencies/Public Relations Firms• Largest Insurance Brokers• SBA Lenders• Staff Leasing Companies Serving the I.E.
August <ul style="list-style-type: none">• Personal/Professional Development• Employment/Service Agencies• Health & Fitness Centers• Caterers	<ul style="list-style-type: none">• Environmental• Expansion & Relocations• Women in Commercial Real Estate• Who’s Who in Banking	<ul style="list-style-type: none">• Largest Companies• Small Package Delivery Services• Tenant Improvement Contractors• Credit Unions
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CORPORATE PROFILE

Phenix Technology—a Manufacturer of Firefighter Helmets

In 1968, through a mutual love for collecting antique fire helmets from all parts of the world, two young firefighters, Ronny Coleman and Ray Russell, began a lifelong friendship. Their joint hobby for collecting fire helmets soon became inspiration to improve upon the American fire helmets of that time.

Their objective was to make safe helmets that incorporated: balance, longevity, lightweight, comfort, ergonomics, and could be used for all emergencies. In an era when firefighters rode on the sides and tailboards of the fire engines, the design also needed to be aerodynamic, a feature that was often overlooked. The helmet had to look and perform as well or better than anything that had previously been produced. They needed to make fire helmets that met the demands of forestry, urban or metropolitan fire service and would stand up to the most rigorous conditions.

After much discussion, with an emphasis on design, both men gathered the necessary funds to purchase an injection-molding tool. Shortly thereafter, in 1972, they established Phenix Technology Inc.

In the spring of 1973, Phenix Technology unveiled the “First Due.” Their first generation of contemporary fire helmet was made of injection-molded, high temperature thermo plastic. Shortly after its release, 200 of the “First Due” helmets were purchased by Riverside County Fire Department. Three other large metropolitan departments soon followed.

In 1976, the U.S. Fire Administration and US OSHA assembled a group of fire service personnel, manufacturers, and head safety engineers to develop the “Model Performance Criteria for Structural Firefighters’ Helmets.” This standard was



then adopted by US OSHA and became the law of the land. All state OSHA agencies adopted this standard that gave manufacturers a baseline criterion. Phenix Technology met the standard when it was first introduced, and continues to meet or exceed it today.

In 1982, NFPA created the 1972 fire helmet standard which was ultimately absorbed into the 1971 standard. This revised standard required a higher temperature rating and better shock attenuation. The “First Due”

service by designing their very own traditional leather helmet. Building upon the beneficial elements of their previous design, the objective would remain the same; a safe, lightweight, comfortable, well balanced helmet that would provide head protection without causing discomfort during extended use. They accomplished their goal with the launch of the Phenix Traditional Leather. Since its introduction, the TL-2 has become one of the most desired helmets in the US fire service.



met or exceeded all of the requirements.

In the new millennium Phenix Technology decided to capture and preserve the rich history and tradition of the fire

Due to frequent requests for a more comfortable, lighter weight, ergonomic traditional composite helmet, Phenix Technology began designing their new traditional composite

helmet in 2007. The Phenix 1500 Traditional Composite hit the frontlines in the early months of 2008. The TC-1 provides the same lightweight, safety and comfort of all the preceding Phenix models with a traditional look at a more economical cost.

It is now some four decades later and Phenix Technology is still a family business at heart that continues to proudly manufacture in the USA with top-of-the-line fire helmets.

Phenix now is enjoying its 41st year in business. Located in Riverside, Phenix maintains a large distributor network throughout the world. By the way, those two young firefighters who founded Phenix are still there and available to answer any questions anyone might have about firefighter head protection.

Additional interesting notes of interest:

In January, Phenix Technology, Inc. will be attending Intersec in Dubai, UAE.

Phenix Technology, Inc. is the only helmet manufacturer west of the Mississippi River and manufactures only American Made Fire helmets.

Phenix Technology, Inc.’s Chief Operating Officer and Director of Global Operations Angel Sanchez and International Logistics Specialist Melisa Sanchez represented the County of Riverside on a trade mission to Vancouver, Canada in August that was coordinated by the Canada California Business Council.

Phenix also supports many non-profit organizations that support firefighting related causes including the National Fallen Firefighters Foundation, National Firefighters Endowment, International Association of Women in the Fire Service, Code 3 For a Cure

continued on page 24

Two Ways to Get... Medicare pays the provider directly.
continued from pg. 5

The other way is Medicare Advantage, which is a form of managed care, like an HMO or PPO. Medicare Advantage is provided by private insurance companies approved by Medicare. If you're in Medicare Advantage, you generally must go to doctors and other providers in the company's network.

If you go outside the network, you may have to pay more. On the other hand, Medicare Advantage companies may offer some coverage—such as dental, hearing, vision, and wellness programs—that Original Medicare doesn't. Most people with Original Medicare pay a monthly premium. If you're in Medicare Advantage, you sometimes pay an additional monthly premium to the private insurance company that covers you. With Original Medicare, you must pay deductibles, co-pays, and coinsurance.

To cover these "gaps" in Medicare, some people buy a type of supplemental insurance called Medigap. If you have a Medigap policy, Medicare pays its share of the covered costs, and then your Medigap policy pays its share.

Medigap policies also are sold through private companies. All plans offer the same basic benefits but some offer additional benefits. The costs vary between insurance companies—and often cost is the only difference between policies. Some Medigap policies also offer benefits that Original Medicare doesn't, such as medical care when you travel outside the United States.

Original Medicare generally doesn't cover prescription drugs. If you want drug coverage, you can get it through Medicare Part D. Part D policies are sold through private companies approved by Medicare. You have to pay an additional monthly premium for Part D.

About 75 percent of Medicare beneficiaries choose Original Medicare, with the rest getting coverage through Medicare Advantage.

Medicare Advantage companies must cover all of the services that Original Medicare covers, except hospice care and some care in qualifying clinical research studies. (Original Medicare covers hospice and qualifying clinical research care even if you're in a Medicare Advantage plan.)

In all types of Medicare Advantage plans, you're covered for emergency and urgent care. Most Medicare Advantage plans also include prescription drug coverage.

But the plans can charge different out-of-pocket amounts and they have different rules for how you get service.

For example, you may need a referral to see a specialist. And you may need to stay in their provider network, unless you're willing to pay more to go outside the network.

You should always check with the plan before you get a service to find out whether it's covered and what your costs may be. If the plan decides to stop participating in Medicare, you'll have to join another Medicare health plan or return to Original Medicare.

How can you decide whether Original Medicare or Medicare Advantage is better for you?

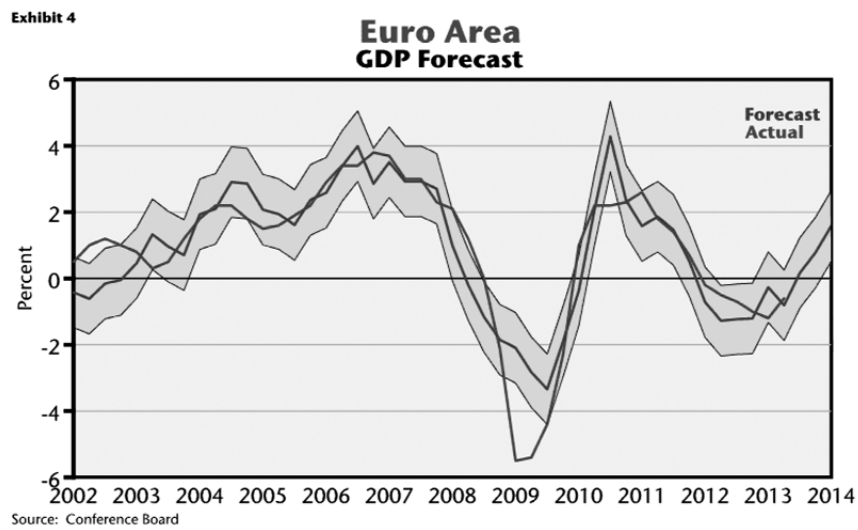
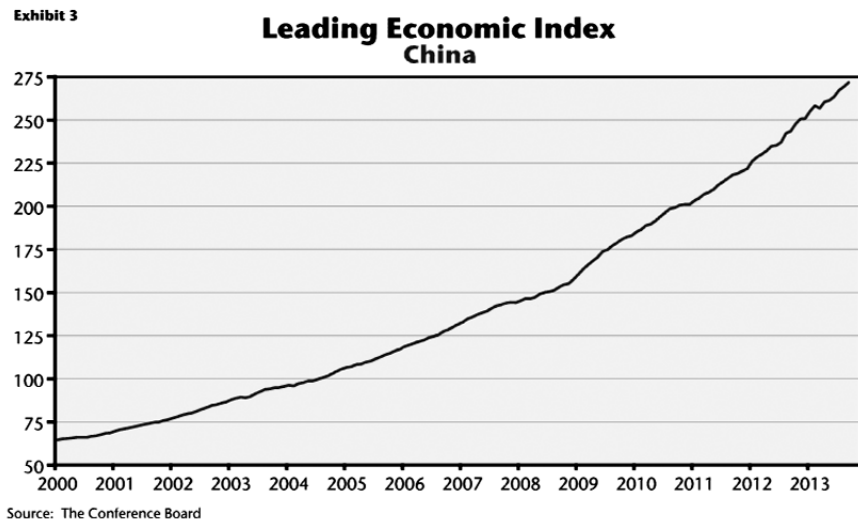
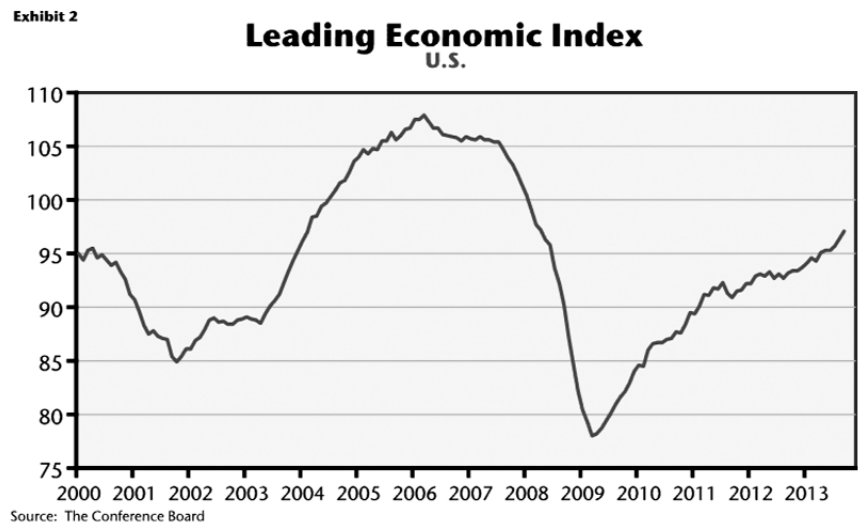
There's a more detailed explanation of the differences between Original Medicare and Medicare Advantage in the "Medicare & You" handbook. An updated version of "Medicare & You" is mailed to all Medicare beneficiaries every fall. You can also find "Medicare & You" on our website, www.medicare.gov. If you have any questions, you can always call Medicare's toll-free number, 1-800-MEDICARE (1-800-633-4227).

David Sayen is Medicare's regional administrator for Arizona, California, Hawaii, Nevada, and the Pacific Territories.

U.S. GDP...
continued from pg. 12

Conference Board's latest report on U.S. leading economic indicators suggested that the economy will continue growing over the next few quarters at roughly the 2% rate it has averaged over the last three years. This is a half-speed recovery – about half what we would expect following a deep recession like the one we suffered in 2008 and 2009.

There have been some more positive developments overseas,



however. That is important for the U.S. economy and its financial markets, since the companies in the S&P 500 stock index, all based in the U.S., generate about 40% of their earnings offshore. Europe accounts for the largest share of those profits and Asia – mainly China – accounts for the next biggest chunk.

Leading economic indicators for China now suggest there will be a slight pickup in that country's economic growth rate, to about the 8% level. Even more encouraging are the prospects for Europe, the U.K. and Japan, which have struggled to grow in recent quarters. Our forecasting models, which share

continued on page 16

CDSA I.E. Caucus Appreciation

The California Disability Services Association (CDSA) Inland Empire Caucus, held its second annual event to recognize business and community partners for their contributions to individuals who have intellectual disabilities. Made up of 11 non-profit and for-profit businesses, members of the IE Caucus do an extraordinary job of providing individualized training for the people they serve including personal growth skills, vocational training, job placement and job coach services, job retention, community access and inclusion, communication and social skills, and independent living skills, just to name a few. The event, which was hosted by Senator Norma Torres and Assembly Member Mike Morrell, was titled, “With you, we can!”

The employers and other community partners attending the event have provided opportunities for employment and community access. This has been critical in making many dreams come true for people with developmental disabilities. Each organization had special honorees at the event. PVW was very delighted to recognize Andrew Behnke, general manager of DoubleTree by Hilton Claremont.

Andrew was honored for his many contributions as a member of the PVW board of directors as well for contracting for two groups of PVW clients to perform porter and laundry service at the hotel. Also recognized was Sharron Varga, a member of Kiwanis International – Sharron was the visionary behind starting the Inland Empire Aktion Club which just celebrated its fifth anniversary! Finally, PVW honored Beth Kranda of VTrans – Beth was instrumental in helping PVW seek and obtain a federal grant for transportation services, and VTrans continues to be a partner for this project both through matching funds and technical assistance. PVW and the IE Caucus wish to say a very special word of thanks to Senator Torres and Assembly Member Morrell for hosting our evening!

About the event, Senator Torres said, “Programs that connect people with disabilities to employers are a valuable resource to our community. Individuals with disabilities have a lot to contribute to our workforce and I am appreciative of the efforts that are being made to connect these workers to businesses that are seeking their assistance. These programs are a win win. Individuals with disabilities recognize the value of their labor to our economy, and employers recognize the value of these employees to their business.”

On behalf of PVW and the entire Inland Empire Caucus, a huge thank you to the many business and community partnerships that continue to promote the value of people who have developmental disabilities so they can reach their potential! Educate, Enrich, Employ, Empower - WITH YOU, WE CAN!

Rally Those...

continued from pg. 40

a no-brainer,” says Tsai. “And here’s the thing: These active referrers often don’t expect or even want incentives for referring others. Sure, you can offer incentives, but don’t think you have to break the bank in order to get referrals from current customers. In fact, I advise that before you spend the time designing a referral program based on monetary rewards, test out how willing your customers are to simply help spread the word.”

If you’re ready to harness the power of active referrers, read on for seven of Tsai’s tips on designing offers that continue to nurture your most valuable customers:

Be an equal-opportunity rewarder. Reward the referrer and the referee. This should be an easy modification if you already have a new customer acquisition deal in place. “Even if you don’t have a formal offer that rewards the existing customer for bringing in new business, find a way to say thank you,” suggests

continued on page 20

U.S. GDP...

continued from pg. 15

some of the same components used by the Conference Board’s Leading Economic Indicators, suggest we will see improving economic conditions in all three regions. It will be modest growth, but movement in the right direction. (See nearby exhibits.)

Exhibit 5

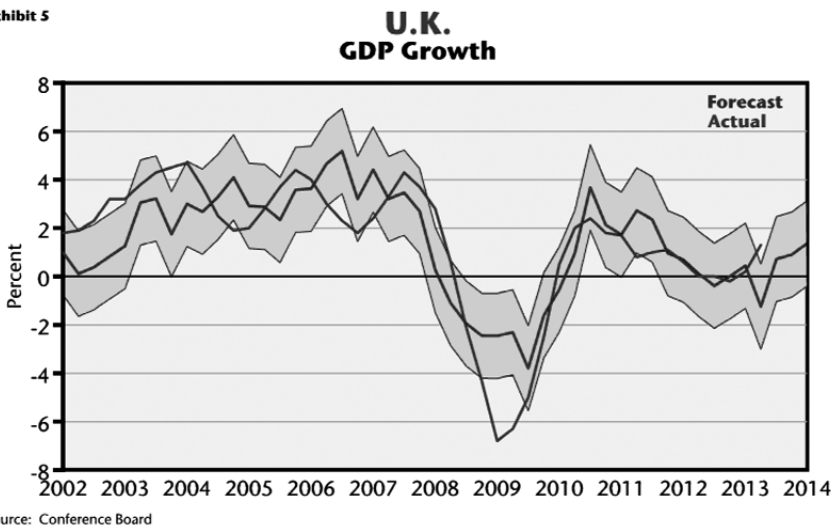
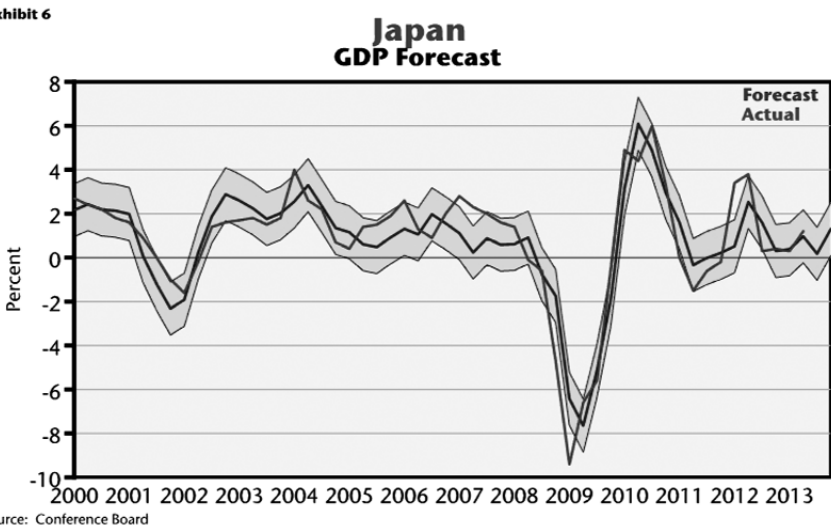


Exhibit 6



The Bottom Line

The third-quarter estimate of U.S. GDP growth is modestly good news, especially when viewed in combination with the 2.5% growth rate posted in the second quarter. I use the term modest because it is only slightly better than the roughly 2% rate of growth experienced over the last few years, and because leading indicators suggest growth will not be much more than 2% for the next few quarters. Growth at that rate will drive moderate improvements in corporate earnings, and the same begrudging improvements in the employment markets that we have experienced over the last few years. (We still remain nearly two million jobs below the prerecession level.) Against that backdrop, the S&P 500 has generated an extraordinary total return in excess of 25 percent so far this year. Those gains have been attributable almost entirely to an expansion of price-to-earnings multiples, however, and at these levels it is difficult to argue that U.S. stocks are cheap.

After a prolonged recession in Europe, things are beginning to look better on that continent. The story is similar in the U.K. and Japan. We have believed for some time that European and U.K. stocks were undervalued relative to U.S. stocks, especially stocks of large multinational companies that generate earnings globally. Stock values normally dip during recessions but lead in recoveries. We continue to find shares of large European and U.K. multinationals attractive.

In their Market Commentary, Thrivent Asset Management leaders discuss the financial markets, the economy and their respective effects on investors. Writers’ opin-

continued on page 33

RESTAURANT REVIEW

Centro Basco—A tradition and Landmark in Chino

Built in 1940, the original hotel stands today as Centro Basco Restaurant—the oldest and finest Basque restaurant in the entire Inland Valley. The facilities comprise the lovely dining room with mini-bar, the Zazpiak Bat Room with long tables for family-style dining and banquet accommodations, the well-stocked main bar, and the handball court.

The proprietors are the Berterretche family of Pierre: wife, Monique, and son, Joseph, as the chefs, and daughter, Bernadette, as hostess and manager. This family enterprise serves Southern California’s largest Basque population, the local residents and tourists with warmth, hospitality and proud tradition.

Patriache of the family, the late Pierre, a former sheep-herder, and Monique’s birth-place of Saint Jean-Pied-de-



Port, a 12th century town, represent the French portion of Basque Country, on the western Pyrenees mountain range between France and Spain.

The Basque countrymen have been described as “Peppery as the Welsh, proud as Lucifer, and combustible as his matches.” Their culture dates back 50,000 years. Their language is unlike any spoken anywhere on earth, and the Basques have a distinct ancestry—descending from a people of unknown origin. They have resisted more invasions than any



other people on earth—thus developing the strength and the proud spirit they still retain.

Of all their traditions, the most delightful is the pride Basques have in their food. It is a symbol of deep regional pride, and a preoccupation of Basque society. When in the 1980’s a passion for gastronomy developed, the Basques were at the forefront. Thus a new style of cooking was fashioned driving Basque chefs and Basque cuisine to greatness and worldwide acclaim.

That pride of Basque cookery exists today at Centro Basco Restaurant.

Family Style—A unique dining experience

This is a Centro Basco tradition—whereby guests all sit at long tables and enjoy the companionship and special fare.

Reservations a must for parties of 10 or more. (909) 628-9014

Lunch: Tuesday—Friday at noon, Saturday and Sunday at 12:30 p.m.

Dinner:
Winter—Friday, Saturday and Sunday 7 p.m.
Summer—Friday, Saturday and Sunday 7:30 p.m.

The menu changes daily, but always includes soup, salad, *continued on page 33*

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TIME MANAGEMENT

Knowledge ISN'T Power: How to Stop Gathering Info, Weighing the Evidence, Chasing New Ideas...and Just Execute Already!

There's a long list of things you know would improve your career, business, health, or whatever.

Whether you actually do them is the difference between a life of greatness and one of mediocrity.

Brian Moran explains how changing the way you think about time can help you close the knowing-doing gap and finally start meeting your potential.

You know that Big Important Thing you want (and maybe desperately need) to do? Maybe it's changing careers, or writing a book, or saving for retirement, or finally building the dream home you've talked about for years. Ever wondered why you can't seem to just get it done? Your excuse might be that you don't know enough to make it happen. That's bull, says Brian Moran: Your failure to meet your goals has nothing to do with what you do or don't know—and everything to do with how well you execute.

"People say knowledge is power but it absolutely isn't," says Moran, coauthor along with Michael Lennington of the New York Times best-seller "The 12 Week Year: Get More Done in 12 Weeks Than Others Do in 12 Months." "Execution is. Despite our \$60 billion diet and fitness industry, 65 percent of Americans are overweight or obese. The fact is, most people know how to get in shape—eat better, exercise more—they just don't do it.

"You can be smart and have access to lots of information and great ideas; you can be well connected, work hard, and have lots of natural talent, but in the end, you have to execute," he adds. "Execution is the single greatest differentiator between great lives and mediocre ones."

Moran says most people have the capacity to double or triple their income just by consistently applying what they already know. Despite this, we continue to chase new ideas thinking the next one is the

one that will magically make it all come together—when what we really need to do is apply the Nike slogan to our lives.

So why don't we just do it? Moran says you're dropping the "execution ball" for the same reason companies can't meet their goals: You're thinking about time in the wrong way.

"We tend to think we have all the time in the world," says Moran. "Let's say you have a baby and you have all these vague notions about saving for college. Well, before you know it, he's 12 years old and you don't have a penny saved. Quite simply, we don't do what doesn't seem urgent."

Moran and Lennington's new book, "The 12 Week Year," offers a new way to think about time and how you use it. In a nutshell, plan your goals in 12-week increments rather than 365 day years. When you do so, you're far more likely to feel a healthy sense of urgency that gets you focused. And whether your goal is of the business or personal variety, you'll get far more done in far less time—and you'll feel a lot less stressed and a lot more in control.

Read on for a few tips on how you can better tackle life's big to-dos.

Envision a future that's worth the pain of change.

The number-one thing that you will have to sacrifice to be great, to achieve what you are capable of, and to execute your plans, is your comfort. Therefore, the critical first

step to executing well is creating and maintaining a compelling vision of the future that you want even more than you desire your own short-term comfort. Then and only then can you align your short-term goals and plans with that long-term vision.

"If you are going to perform at a high level, take new ground, and be great, then you better have a vision that is compelling," advises Moran. "One way to get there is by asking, 'What if?' Doing so allows you to entertain new possibilities and begin to connect with the benefits. If you're going to create a breakthrough—if you're going to reach the next level—you will need to move through fear, uncertainty, and discomfort. It is your personal vision that keeps you in the game when things become difficult.

"Once you have your vision, stay in touch with it," he adds. "Print it out and keep it with you. Review it each morning and update it every time you discover ways to make it more vivid and meaningful to you. And share it with others. Doing so will increase your commitment to it."

Live with intentional imbalance. How many articles, books, and blog posts have you read emphasizing the importance of establishing work/life balance? A lot, right? But where much of the advice on creating work/life balance goes wrong is around the idea of equality. Often, we're told what we need to do in order to spend equal time in

each area of our lives. The result is often unproductive and frustrating. Life balance is not about equal time in each area; life balance is more about intentional imbalance.

"Life balance is achieved when you are purposeful about how and where you spend your time, energy, and effort," explains Moran. "At different times in your life, you will choose to focus on one area over another, and that's perfectly fine, provided it's intentional. Life has different seasons, each with its own set of challenges and blessings. The 12 Week Year is a terrific process to help you live a life of intentional imbalance. Think about what could be different for you if every 12 weeks you focused on a few key areas in your life and made significant improvement."

Make sure you're committed, not merely interested. There is a humorous anecdote about commitments involving a chicken and a pig at breakfast time. The chicken has contributed the egg and is therefore merely interested in the breakfast; the pig, however, contributes the bacon, and is thus completely committed. Kept commitments benefit both parties involved by improving relationships, strengthening integrity, and building self-confidence. Commitments are powerful and, oftentimes, life changing.

"When you're merely interested in doing something, you do it only when circumstances permit, but when you're committed to some-

continued on page 24

CONSTRUCTION EMPLOYMENT INCREASED IN 215 OUT OF 339 METRO AREAS BETWEEN OCTOBER 2012 & 2013 BUT ONLY 21 AREAS TOPPED PREVIOUS HIGHS FOR THE MONTH

Pascagoula, Miss. and Santa Ana-Anaheim-Irvine, Calif. Top Growth List; Modesto, Calif. and Sacramento-Arden-Arcade-Roseville, Calif. Experienced the Largest Declines for the Year

Construction employment expanded in 215 metro areas, declined in 74 and was stagnant in 50 between October 2012 and October 2013, according to a new analysis of federal employment data released today by the Associated General Contractors of America. Association officials added that despite the widespread jobs gains, construction employment remains below peak levels in 315 metro areas.

“October was a good month for construction employment in many parts of the country,” said Ken Simonson, the association’s chief economist. “It will take many more months of strong jobs gains before construction employment returns to peak lev-

els in many parts of the country, however.”

Santa Ana-Anaheim-Irvine, Calif. added the largest number of construction jobs in the past year (9,700 jobs, 13 percent); followed by Atlanta-Sandy Springs-Marietta, Ga. (8,500 jobs, 10 percent); Boston-Cambridge-Quincy, Mass. (7,500 jobs, 14 percent) and Minneapolis-St. Paul-Bloomington, Minn.-Wis. (6,800 jobs, 11 percent). The largest percentage gains occurred in Pascagoula, Miss. (35 percent, 1,500 jobs); Eau Claire, Wis. (28 percent, 900 jobs) and Steubenville-Weirton, Ohio-W.Va. (24 percent, 400 jobs).

The largest job losses from October 2012 to October 2013 were in Sacramento-Arden-Arcade-Roseville, Calif. (-4,300 jobs, -11 percent); followed by Raleigh-Cary, N.C. (-3,500 jobs, -12 percent); Gary, Ind. (-3,300 jobs, -15 percent) and Cincinnati-Middletown, Ohio-Ky.-Ind. (-2,600 jobs, -7 percent). The largest percentage decline for the past year was in Modesto, Calif. (-22 percent, -1,500 jobs); Gary, Ind.; Rockford, Ill. (-15 percent, -700 jobs); Raleigh-Cary, N.C. and Yuma, Ariz. (-12 percent, -300 jobs).

Fargo, N.D.-Minn. experienced the largest percentage increase among the 21 metro

areas that hit a new October construction employment high from the prior 2012 peak (22 percent higher). Corpus Christi, Texas added the most jobs since reaching its prior October peak in 2012 (4,200 jobs). Phoenix-Mesa-Glendale experienced the largest drop in total construction employment compared to its prior, October 2006, peak (-85,200 jobs) while Lake Havasu City-Kingman, Ariz. experienced the largest percentage decline compared to its October 2005 peak (-75 percent).

Association officials said Congress and the administration could help boost construction employment by quickly com-

continued on page 27

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Rally Those...

continued from pg. 16

Tsai. “Put a note on that person’s account to give them a little something the next time they come in. The gift could be as small as a coupon for purchase, a small freebie, or a gift card for future service.”

Don’t stop playing after you score the first goal. Provide an incentive to get the referred customer back a second time as a part of the referral program. “It’s the same as when you’re designing deal site promotions or any other new customer acquisition program,” explains Tsai. “Building in a strategy that incentivizes that new customer to return a second time provides you with additional leeway and a captive audience. New customer acquisition through your referral channel is no exception to this rule.”

Be magnanimous with merchandise. Reward customers with retail products instead of services offered to increase perceived value. If you have a retail component to your business, make sure you find ways to leverage this channel. “Offering retail items is a great way to increase perceived value due to the built-in mark up from cost,” says Tsai. “For instance at a salon, the retail price of a bottle of shampoo may be \$22, but the wholesale price is half that at \$11. Including the bottle of shampoo or any other styling product with a 100 percent markup significantly increases the value of the service delivered to the customer without impacting your bottom line.”

Use gift cards to your advantage. Encourage gift card purchases into your customer base as a key driver of referral business. This is a great way to broaden the scope of your actively referring customer base. For those customers who are evangelists for your business in the offline or online world, gift cards are an easy way for them to introduce your business to friends and family.

“Additionally, if you don’t have a solid handle on precisely which customers are referring business to you, putting an aggressive gift card promotion out there is a great first step,” explains Tsai. “For tracking purposes, you can append the gift cards with some internal coding; if you’re printing them out, simply use a different color or numeric identifier for easy coding. This way, you can track gift cards as they are redeemed and will know over time which promotions generate the highest new customer referral rate. You’ll also know exactly who is gifting your gift cards, so make sure to say thank you with an extra something the next time that person returns to your business.”

Go old school—distribute business cards! Don’t discount the power of handing out some business cards to your favorite customers. Asking for the referral is often the most difficult part of building a referral program; however, you need to educate your customers on how they can help support your business—especially in the beginning.

“Even if you don’t establish a formal referral program, you can use business cards as an easy conversation starter here,” says Tsai. “Simply hand the customer three business cards at the point of sale and say, ‘I’d really appreciate it if you could let a few friends know about the great service you received today.’”

Harness the power of “In their own words.” Use existing customer recommendations and testimonials. “If you have a recent customer review that emphasizes how amazing a product or service is, turn that recommendation into a referral engine by pitching your offer as ‘customer approved’ and share their story,” notes Tsai. “You can go several directions here; including a customer video testimonial, a before and after photo, or a snapshot of their post-visit review are

continued on page 27

Local Manufacturer Brings Jobs!
Who is Purus?

Purus International, Inc. is a Coachella Valley-based company founded in 2003. The company provides products used in the ultra-clean production areas, “cleanrooms” of semiconductors, pharmaceuticals and medical device companies around the world.



In recent years Purus has brought much of its manufacturing previously done overseas back to California. Their Indio facility has expanded to accomodate additional manufacturing and staff and now many of the items in the product offering are produced locally. Purus also has production facilities in Chihuahua, Mexico and Shenzhen, China. In addition a wholly-owned affiliate, Purus Cleanroom Solutions Ltd. in Limerick, Ireland, handles operations for European distribution.

Purus emphasizes strong long-term relationships with its worldwide distribution network and their

continued on page 34

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Los Olivos Receives Dining Award

Los Olivos has taken fourth place for excellence in dining services from the National Association of College and University Food Services (NACUFS).

The annual Loyal E. Horton Awards are named after the founder and former president of NACUFS and present an opportunity for university dining services to receive recognition and learn from each other.

Los Olivos entered under the “Residential Dining Concepts” category, which was open to all-you-can-eat campus facilities. Applicants were required to focus on a number of topics, including the facility’s menu, merchandising and presentation, marketing habits, nutrition and wellness, student roles and sustainability. Applicants had to send a comprehensive book



Alex Baker mans the omelette bar at Los Olivos Dining Commons at Cal Poly Pomona

filled with detailed descriptions, examples, photographs and marketing materials. Los Olivos personnel and the Cal Poly Pomona Foundation’s marketing department worked on the project for more than a month.

To determine a university’s ranking, a panel of seven judges

analyzed factors such as menu variety and food quality. To receive an award, campuses must earn at least 70 percent of the possible points. Cal Poly Pomona was entered in the Large School category, which includes the likes of Cornell, Yale, Harvard and Notre Dame.


Los Olivos received high scores across all topics, particularly for their diverse menu: meal options including a Mongolian grill, taqueria, American grill, deli, salad bars and five other platforms. Additionally, Los Olivos operates on a four-week cycle, which means that students receive a different meal each day for four weeks, ultimately decreasing monotony—a subtopic in the menu category.

“Resident students truly appreciate the extras that we offer weekly and monthly to break up what could be considered monotony,” says Patrick McCoy, general manager of resident dining. “Cal Poly Pomona’s Foundation Dining Services’ meal plans also offer resident students the flexibility to go to Vista Market and other

continued on page 27


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HEALTH CARE

Obamacare Shopping for Christmas: Eric Tyson Answers 10 FAQs From Americans Who Got the Dreaded Cancellation Letter

The holiday season is almost upon us, but if your health insurance has been canceled, you're likely feeling anything but festive. Financial counselor and best-selling author Eric Tyson answers questions he's hearing—and offers advice on how to cope with the stress and confusion of health insurance shopping.

You'd love to spend the next month and a half decking the halls, enjoying festive parties, and shopping for gifts for your family and friends. Unfortunately, if you're one of the millions of Americans who buy their own health insurance, the "silver and gold" that will dominate your thoughts this holiday season is the silver and gold (and bronze and platinum) designations of the Obamacare health plans.

That's right. Millions who buy individual health insurance have received letters from their providers (or will soon receive them) saying their policies have been canceled because they don't meet

the requirements of the Affordable Care Act. Often the letters suggest a "similar" ACA-compliant plan that is—surprise!—a lot more expensive.

"For most of the recipients these letters are an unwelcome holiday surprise," says financial counselor Eric Tyson, New York Times best-selling author of *Personal Finance For Dummies*®, 7th Edition. "They feel blindsided. In many cases they worry about whether they can afford hundreds of dollars more a month in premiums or pay a steeper deductible than before."

ACA supporters point out that the ACA-compliant "replacement" plans are prici-

er because they offer more benefits—but many people chose their (now canceled) plans precisely because they didn't want or need, say, maternity coverage or prescription drug coverage. When you pay for your own health insurance you tend to make educated purchasing decisions aimed at conserving costs and getting value for your money, notes Tyson.

"Many of these people are self-employed and have unpredictable cash flows, or perhaps they found the individual marketplace offered a better value than a spouse's group plan," he adds. "They deliberately bought high-deductible plans to keep pre-

miums low. Let's say you're a middle-aged woman with a home-based business. Since you're past childbearing age you chose a catastrophic plan without maternity coverage—and now you're finding out that's no longer an option. It's upsetting."

Tyson says he has fielded many questions from people seeking to understand the new health insurance rules and their personal finance implications. Here are some of them along with Tyson's answers:

Why did my policy get canceled?

Individual plans that were in effect as of March 23, 2010, *continued on page 26*

Aetna and Coventry Receive High Medicare Star Ratings for 2014

The Centers for Medicare & Medicaid Services (CMS) has awarded Aetna (NYSE: AET) and Coventry Health Care, an Aetna company, an average overall star rating of 4.04 across their Medicare Advantage plans for 2014, making the combined organization the highest-rated Medicare Advantage company among large publicly traded companies.

"The Medicare Stars rating from CMS reflects our commitment to providing our members with exceptional service and improving health outcomes for beneficiaries," said Nancy Coccozza, president of Aetna's Medicare business. "We will continue working to improve our performance with a relentless focus on quality care and service excellence."

CMS's Medicare Star Rating System ranks the per-

formance and quality of Medicare plans to help beneficiaries and their families compare plans in their area. Star ratings are calculated each year using a scale of one to five stars (with five being the best) and may change from one year to

"We will continue working to improve our performance with a relentless focus on quality care and service excellence."

the next, depending on how the plan performs.

Medicare health plans are rated on how well they perform on five different categories: members staying healthy, managing chronic conditions of members, member experience with the health plan, member complaints and health plan customer service. The 2014 ratings are the basis for revenue bonus payments in 2015.

Aetna's Medicare

Advantage national PPO plan, which includes the majority of Aetna's employer-sponsored Medicare Advantage business, increased one full star to 4.5 overall stars in 2014.

Thirteen of Coventry's 20 Medicare Advantage plans

increased by at least half a star in their overall star rating, and two of the plans moved up by one full star, continuing the strong upward momentum from its 2013 star score performance.

Aetna and Coventry combined offer seven Medicare Advantage plans with a 4.5 overall star rating, and 17 plans with an overall rating of 4.0 stars or above.*

The star ratings are posted at www.medicare.gov. For

more information about Aetna's 2014 Medicare offerings, visit <http://www.aetnamedicare.com/> or call us toll-free at 1-888-247-1029 (TTY: 711). Hours are from 8 a.m. to 8 p.m., local time, seven days a week. For more information about Coventry's 2014 Medicare offerings, visit MyCoventryMedicare.com or call us toll-free at 1-877-988-3589, (TTY: 711). Hours are from 8 a.m. to 8 p.m., local time, seven days a week. *Data based on 2014 star ratings data published by CMS; enrollment weighted based on CMS 2013 enrollment. Medicare evaluates plans based on a 5-star rating system. Star ratings are calculated each year and may change from one year to the next.

About Aetna

Aetna is one of the nation's *continued on page 33*

Affordable Care Act Helps National Health Service Corps Increase Access to Primary Care In California

Over 5 years, the Obama Administration has supported nearly 14,000 health care providers practicing in the communities that need them most, including 1,072 in the state of California.

With historic investments from the Affordable Care Act and the Recovery Act, the National Health Service Corps has supported nearly 14,000 health care providers between 2009 and 2013, including 1,072 in California.

“Because of the Affordable Care Act, the National Health Service Corps is providing loans and scholarships to more doctors, nurses, and other health care providers, so more people get the care they need,” said HHS Secretary Kathleen Sebelius. “National Health Service Corps clinicians are providing care to approximately 9.3 million patients across the country.”

The National Health Service Corps provides loan repayment and scholarships to health care providers who commit to practicing in the areas of the United States that need them most. There are nearly 8,900 primary care clinicians currently providing care in the National Health Service Corps. The number of providers has increased by nearly two and half times since 2008. In addition to Corps clinicians currently providing care, nearly 1,000 students, residents, and health providers in the National Health Service Corps pipeline are preparing to go into practice. “More than 85 percent of National Health Service Corps providers continue to serve in high need areas two years after their service commitment is met,” said HRSA Administrator Dr. Mary K. Wakefield, Ph.D., R.N. “The Affordable Care Act’s investment in the Corps helps ensure underserved communities have access to quality health care.” The National Health Service Corps made more than 4,500 loan repayment and scholarship awards to clinicians and students in fiscal year 2013 thanks to an investment of more than \$284 million from the Affordable Care Act. Grants were also made to 32 states to support state loan repayment programs thanks to this funding. This is part of the Administration’s commitment to strengthen and diversify the nation’s workforce to meet growing demand. A new report shows that more than half of the nearly 1,000 Corps scholars in the pipeline report that they are minorities. The report also includes new state-level data on awards.

The Health Resources and Services Administration is part of the U.S. Department of Health and Human Services. HRSA is the primary federal agency responsible for improving access to health care services for people who are uninsured, isolated, or medically vulnerable. For more information about NHSC programs, please visit www.NHSC.hrsa.gov.

Phenix Tech...

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Phenix launched “Responding to Autism 2012 in August.” The one-year mission was to help educate first responders on the appropriate methods to respond to patients with Autism. In addition, Phenix designed a custom one-of-a-kind leather fire helmet that has traveled around the country to trade shows— it is being auctioned off with all funds going to support the Autism Society of Indiana.

In 2012 Phenix celebrated its 40th year by donating fire helmets to two disadvantaged fire departments.

and many smaller regional organizations.

Phenix launched “Responding

Knowledge...

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thing, you accept no excuses, only results,” notes Moran. “There’s no denying that at that breakfast the pig is all in. And that’s how you must approach the commitments you take on as part of your 12 week plans.”

Put hard (and short) deadlines on what you need to get done. The annual execution cycle many organizations embrace lulls people into believing that they can put things off—critical activity—and still accomplish what they desire, still achieve their goals. It sets one deadline, year-end, which in January—heck, even in July—still feels too far away to spur you into action. But consider the rush of productivity that occurs when a deadline you have to meet draws closer.

“In many companies, during the final five or six weeks of the year, there is a frantic push to end strong and to kick off the new year with gusto,” says Moran. “It’s an exciting and productive time. The problem is this urgency exists for just a handful of weeks in a 365 day year—but it doesn’t have to. When a company sets deadlines for every 12 weeks rather than every 12 months, that excitement, energy, and focus happen all year long. And this strategy works with all goals, not just business goals.

“The great thing about having a 12 Week Year is that the deadline is always near enough that you never lose sight of it,” he adds. “It provides a time horizon that is long enough to get things done, yet short enough to create a sense of urgency and a bias for action.”

Write down your plan. It lets you make your mistakes on paper. A “plan” in your head isn’t really a plan. It’s wishful thinking. That’s because life gets in the way, and if you don’t have a written plan, you will almost certainly drop the ball in the first few days. The world is noisy, the unexpected happens, distractions arise, your innate desire for comfort tugs at you, and you lose focus on the things you know you should do. But if you sit down at the start of your 12 weeks and write out your strategy, it forces you to think through potential pitfalls up front.

“With a written plan, you make your mistakes on paper, which reduces miscues during implementation,” says Moran. “You no longer waste time on unimportant activities because your plan triggers your actions. Your action choices are made proactively at the beginning of the 12 weeks when you create your plan. In short, a 12 week plan helps you to get more of the right things done each day, and ultimately it helps you reach your goals faster and with greater impact.”

Give each goal its own set of tactics. The way your plan is structured and written impacts your ability to effectively execute. Effective planning strikes a working balance between too much complexity and too little detail. Your plan should start by identifying your overall goals for the 12 weeks. (Yes, you may have more than one goal during that time frame.) Then, you’ll need to determine the tactics needed to meet each goal.

“Break your 12 week goal down to its individual parts,” suggests Moran. “For example, if your 12 week goal is to earn \$10,000 and lose 10 pounds, you should write tactics for your income goal and your weight loss goal separately. Tactics are the daily to-dos that drive the attainment of your goals. Tactics must be specific, actionable, and include due dates and assigned responsibilities. The 12 week plan is structured so that if the tactics are completed on a timely basis the goals are achieved.”

Take it one week at a time.

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MANAGER’S BOOKSHELF

“Real Influence: Persuade Without Pushing and Gain Without Giving In,”

By Mark Goulston and John Ullman; AMACOM, New York, New York; 2013; 258 pages; \$24.95.

There are dozens of business books that address issues of leadership, motivation, and influencing others. From selling to team building, the number of authors on these subjects stretch back nearly a 100 years. Co-authors Mark Goulston, M.D., a business psychiatrist, author, consultant, and John Ullman, Ph.D., a well-known executive coach, have come to the conclusion that there may be good reasons why old ideas about persuading customers and company teams don’t seem to be working well any longer. As they put it:

“Today we live in a post-selling and post-pushing world. As people grow more aware of manipulative tactics, their guard goes up. The Internet, television, advertising, and wall-to-wall marketing have made us cynical about deceptive tricks and hard sell approaches. Your customers, your co-workers, and even your kids can all recognize ‘pushy’ influence...and when they use it, they’ll push back twice as hard.

“Yet, most of the books and business school courses that teach persuasion skills emphasize manipulative tactics and techniques. They conceive of influence as something that you ‘do’ to someone else to get your way. And they focus on short-term gains rather than long-term consequences. We call this outdated strategy disconnected influence.”

The authors believe that on its face ‘disconnected influence’ makes sense. That’s because your agenda places its influence on things you have to get done. Your own priorities are what matters most, especially if you’re the owner or senior

manager of a business. There’s just one problem, according to Drs. Goulston and Ullman: “Your people [or customers] aren’t inspired by your vision, and they’re not willing to share your goals. And here’s why: Most people, most of the time, aren’t motivated to do what you want them to do. They don’t feel your urgency, they’re busy with their own priorities and crises, or they have hidden reasons for rejecting your ideas.”

At this point early in the book the authors seem to be confusing. On the one hand they believe that ‘disconnected influence’ appears sensible, but isn’t. If that’s so, why do so many business schools and motivation experts teach this method. Co-authors Goulston and Ullman try to straighten us out. Their view is that ‘disconnected influence’ doesn’t work because it encourages the people you’re trying to influence as objects, targets, and things to be pushed or pulled. They’re not hearing the other people’s message. In other words, the person you’re addressing “either recognizes this immediately or—even if you get temporary compliance—resents it later.”

The opposite of ‘disconnected influence’ is connected influence, state the co-authors. According to their view, people don’t always notice when connected influence is taking place. That’s because no one feels like they’re being pushed, misunderstood, ignored or threatened, so there’s no need to get angry, frustrated, or disappointed. The authors go on to state: “As a result, we don’t push back. Instead, we willingly lean into the influence because we implicitly trust the person who’s

influencing us. This makes connected influence as powerful as it is subtle.”

The book is surprisingly non-technical in style, and (once you’re past the first chapter) easily understood. Chapter 8 is one of the most interesting in the book. Titled “Master Level Four Listening,” the chapter offers several techniques that permit you to really listen to the people you want to connectedly influence by truly conversing with them. That way you can avoid the result that

Mark Twain once noted, “Most conversations are monologues in the presence of witnesses.”

“Real Influence” takes a different tack on persuasion, team building, and motivation. Most importantly, it makes you think about these important areas and offers a different way to creating a true team with your co-workers and customers. Best of all, it offers a full course banquet of fresh ideas for the price of a modest dinner.

—Henry Holtzman

Best-selling Business Books

Here are the current top 10 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. **“Strengths Finder 2.0”** by Tom Rath (Gallup Press...\$24.95)(2)
Spend less time fixing shortcomings, more time gaining strength.
2. **“Lean In: Women, Work, and the Will to Lead,”** by Sheryl Sandberg (Knopf Doubleday Publishing...\$24.95)(3)
Why women’s progress achieving leadership roles has stalled.
3. **“Doing More With Teams: The New Way to Winning,”** by Bruce Piasecki (John Wiley & Sons...\$25.00)(4)
Why and how teams offer greater flexibility when used properly.
4. **“The Value of Debt: How to Manage Both Sides of a Balance Sheet,”** by Tom Anderson (John Wiley & Sons...\$40.00)(1)
Applying corporate financial techniques to individuals.
5. **“Smart Tribes: How Teams Become Brilliant Together,”** by Christine Comaford (Portfolio Hardcover...\$26.95)(4)
How top managers keep their teams involved and moving forward.
6. **“The Map and the Territory: Risk, Human Nature, and the Future of Forecasting,”** by Alan Greenspan (Penguin Group...\$36.00)
Former head of the Federal Reserve Board has much to say.
7. **“The Three Signs of a Miserable Job: A Fable for Managers (and Their Employees),”** by Patrick Lencioni (John Wiley & Sons...\$38.14)**
Originally published in 2007, the book has become very popular.
8. **“The Power of Habit: Why We Do What We Do in Life and Business,”** by Charles Duhigg (Random House Publishing...\$16.18)(7)
A new view of human nature and our ability to change.
9. **“The New Digital Age: Reshaping the Future of People, Nations and Business,”** by Eric Schmidt & Jared Cohen (Alfred A. Knopf...\$26.95)(9)
Two of Google’s leaders offer their view of the future.
10. **“The 7 Habits of Highly Effective People: Powerful Lessons in Personal Change,”** by Stephen R. Covey (Free Press...\$15.95)(10)
How to become more effective in your business and personal life.

* -- Indicates a book’s previous position on the list.
** -- Indicates a book’s first appearance on the list.
*** -- Indicates a book’s reappearance on the list.

Low-Tech Holiday Gifts the Grandkids Will Remember

Instead of Another Mobile Device or Video Game, Consider Something Lasting from the Heart

Kids get their first cell phone by age 12, and more than a third of them have smartphones. Nine out of 10 teens have a computer and 97 percent of 12- to 17-year-olds play video games. More than half the homes in the United States have a fairly new video game console.

“It’s great that our kids have access to technology, but I talk to a lot of grandparents who say they simply don’t enjoy giving their grandkids tech gifts during the holiday season,” says Ted Bernstein, founder of Life Insurance Concepts, Inc. “They want to give something their grandkids will treasure; something they’ll remember for a long time.”

That has become more challenging as kids, along with the rest of us, come to rely more and more on technology for everything -- from communication to entertainment to telling the time.

Coming from a four-generation family of life insurance specialists, Bernstein has a special interest in family legacies and a long history of innovation. He offers these suggestions for holiday gifts for grandkids that create lasting memories.

- **Their own clunker – which you’ll restore together.** If you have a grandchild who’s still a few years from driving age, buy an old pickup truck that the two of you can restore together. You’ll have years to complete the project, which guarantees not only lots of one-on-one time together, but also the opportunity to teach valuable skills that will benefit him or her for a lifetime. “Plan it right, and when your grandchild gets a driver’s license, he or she will also have wheels,” Bernstein says. “And after spending so much time working on that vehicle, they’re more likely to drive it carefully!”

- **An annual helping hand for years after you’ve gone.** Imagine being able to send your grandchild a holiday gift of \$20,000 every year for 20, 30 or 40 years – with a note from you attached. You can do it with the Installment Life Option, a life insurance policy option that pays beneficiaries of a life insurance policy in predetermined amounts of your choice for up to 40 years. Because of the deferred payout, the insurance company can reduce the premiums up to 50 percent. And your grandchild is reminded of your love for him or her throughout his life, particularly during the financially stressful milestones: college tuition, wedding, paying off student loans, down payment for first home, and first child.

“A lot of the grandparents who do this love the fact that they can continue to help their grandchild long after they’re gone,” Bernstein says. “They also like the fact that they can choose what date the money is disbursed, whether it’s a holiday, a birthday, or a special date significant to the grandparents and grandchild. And they can add a personal note, which can be sent according to the policyholder’s instructions.”

- **The gift of compassion. Sponsor an impoverished child in another country in your grandchild’s name.** “I like the organizations that allow you to personally connect with the child you sponsor, so your grandchild can write to and receive letters from them, and trade photographs. You can learn about the country together, and pick out gifts for birthday or holiday season,” Bernstein says. A grandparent might pay the whole cost of sponsorship or allow the grandchild to pick up a small portion, he adds.

One organization highly rated by independent charity evaluator Charity Navigator is

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Obamacare...

continued from pg. 23

were “grandfathered,” meaning that you get to keep them even if they don’t meet the standards mandated by the ACA. However, if the policy has been altered since that date—i.e., if the deductible, co-pay, or benefits changed at all—you can’t keep it. Most policies have been changed since that date, for a variety of reasons, so they are being canceled.

In addition, people who buy individual health insurance tend to change plans often anyway—so some people are losing coverage because they changed insurance policies in, say, 2011.

“I’ve seen estimates that as many as 80 percent of individual policies will end up being canceled,” notes Tyson. “So if you haven’t gotten a letter yet, chances are you will.”

Yikes! On the policy my insurance company recommended to replace my canceled one, the premium has doubled and the deductible has gone up by thousands of dollars. How can this be?

It’s because of the essential health benefits that, by law, must be included in new insurance policies that take effect in 2014. These include maternity and newborn care, mental health and substance use disorder services, prescription drugs, pediatric services (including dental and vision care), to give a partial list. In the past you were able to pick and choose from plans that excluded some of these services and thus were less expensive.

Plus, the ACA includes “consumer protection” provisions that have elevated prices. For example, it prohibits health insurance companies from limiting or excluding coverage related to preexisting health conditions. In order to absorb this cost and costs related to other provisions, insurance companies have raised rates across the board.

Is my family eligible for a subsidy?

It depends on your family income and how many children you have. Beginning in 2014 subsidies will be available to qualified individuals and families whose incomes fall in the range of 138 percent to 400 percent of the poverty line (assuming they buy a policy on a government exchange). At the top of the spectrum, an individual making just under \$46,000 would be eligible for a subsidy, as would a family of four earning around \$94,000.

“If you are self-employed and end up receiving subsidies, be careful to keep track of your earnings,” warns Tyson. “If you end up making more than you thought you would in a given year, you could end up having to pay back part of your subsidy. Of course, the converse is also true: If you make less than expected, you may receive a refund.”

What happens if I don’t replace my canceled policy?

If you do not replace your canceled policy with a qualified health plan, you will have to pay a penalty fee on your tax return. The penalty fee for 2014 is \$95.00 per adult and \$47.50 per child (up to \$285) or 1 percent of your annual income—whichever is greater. This penalty rises sharply thereafter; in 2016 it will be \$695 per adult and \$347.50 per child (up to \$2,085.00) or 2.5 percent of annual income—again, whichever is greater.

Wouldn’t it be smarter to just pay the penalty? (It’s much cheaper.)

Certainly, some people will choose to go this route. Tyson has noted some anecdotal evidence suggesting that an “If I get sick then I’ll get insurance since people with preexisting conditions can’t be turned down” mindset is

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Building a Skilled Small Business Workforce in the Inland Empire

In February of this year, a Wells Fargo-Gallup Small Business Index Survey found that 53 percent of small business owners thought it was very or somewhat difficult to find the right qualified employee, with about one-in-four small businesses owners saying that failure to find highly qualified employees was hurting their business.

Even in this era of higher-than-normal unemployment, many Inland Empire businesses are likewise facing difficulty in finding workers with the skills they need.

Part of the problem is the scarcity of skilled workers to meet the changing needs of the local economy. According to the most recent data from California Post-Secondary Education System, 35 percent of Inland Empire high school students failed to graduate in 2009 – a number that has held steady for 20 years. According to the Center for Jobs and Economy, only 18.6 percent of San Bernardino residents are college graduates. The workforce skills gap hurts job seekers who are unable to secure employment but also businesses that cannot find qualified employees.

In addressing the issue, there are several considerations that can assist small businesses in bridging the growing gap.

REVAMPING HIRING PROCEDURES

Clear job requirements and expectations help candidates better understand the needs of the workforce. Define your company culture and identify who the right people are for your business. Take a step back and think about what is important to you as an owner, and then review your workplace needs in the short- and long-term. Finally, draw up a list of criteria that are essential to meet those values and needs. Use all available resources to help identify the very best candidate who meets the job criteria, and more importantly, is the right cultural fit for the company.

EMPLOYEE TRAINING

Every new employee will require a certain amount of training to adapt to the new position and company. Small businesses cannot afford to let meager training get in the way of an opportunity to create a strong foundation for new employees. Laying out clear job expectations will set measurable standards for both employees and employers. Continuing regular training for established employees can promote growth and avoid worker turnover.

LOOK OUTSIDE THE COMPANY FOR HELP

Consulting services can help bridge the gap by bringing in additional resources at the time they are needed. In addition, experts from outside the company can help manage business processes that are not directly related to the company’s primary product or service – such as human resources, payroll and workplace safety.

The workforce skills gap is a problem that is not going away. According to the California Employment Development Department, many of the fastest-growing occupations over the next 8-10 years will require an associate degree or post-secondary non-degree award.

Although the skills gap complicates the challenges of running a business, it does not have to damage the Inland Empire’s economy. By carefully considering relevant operational factors and utilizing all resources at their disposal to carefully vet potential candidates, business owners can save themselves from some of the hassle, misuse of company resources and the consequences of a bad hiring decision.

Mike Reyes is area manager of BBSI’s San Bernardino office. BBSI is a provider of business man-

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Los Olivos...

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conference in Minneapolis last July.

dining venues on campus.”

The university received a dining pin and an award at the NACUFS conference in Minneapolis last July.

Construction...

continued from pg. 19

pleting Water Resources Development legislation that has already passed both houses and passing a new surface transportation bill next year that funds repairs to aging roads, bridges and transit systems. They added that any new transportation bill must address funding shortfalls that have nearly depleted the federal Highway Trust Fund.

“If Congress can display the same kind of bipartisan support for transportation funding that it did for the Water Resources bill, it can help boost construction employment in many parts of the country,” said Stephen E. Sandherr, the association’s chief executive officer.

Rally Those...

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all effective ways to draw new business from your current fans.”

Ask customers to bring a “plus one.” Create referrers using “you and a friend” deals. This is a great approach for businesses for two reasons. First, it turns an existing customer into a returning customer. Secondly, it encourages that existing customer to bring someone completely new to the business. We’ve all heard the adage “the best customers are referrals”—and it’s true. The great thing about this type of customer is that you already know that your existing customer is reliable and operating in potentially socially savvy space. And since they’re a return visitor, you know they already enjoy being a patron of your business. By posting these kinds of deals, you increase your chances of getting more customers like the ones you already have.

“‘Bring a friend’ deals also benefit businesses because they give them a very clear indication of how effective their existing customer base can be at driving new patronage on the business’s behalf,” says Tsai. “Every once in a while—perhaps once a quarter—it’s always a good idea to offer a ‘bring a friend’ deal and test word-of-mouth willingness and conversion within your currently active customer base. Of course, in order to leverage the ‘bring a friend’ deal to influence the ‘now’ sale, the deal must offer a higher discount when purchases or appointments are made at the same time. The customer is able to take advantage of a group discount, or better incentive, and the business is able to measure how effective word-of-mouth is in bringing on new clients in this manner.”

“Remember, if you’re doing your job well, customers will want to tell their friends and family about the great new store, restaurant, service, etc. that they’ve found,” Tsai concludes. “Choosing to spend a little time and energy actively converting those customer fans into active referrers is a no-brainer. And the best news of all is that once you have a successful referral program in place, it will practically run itself. One referral will lead to the next, which will lead to the next, and so on. When you put in the effort to cultivate your active referrers, they can become one of the most profitable segments of your customer base.

“And keep in mind that while increasing the odds that potential customers will make a purchase is one of the biggest benefits of utilizing active referrers, it isn’t the only one,” she adds. “The customers your active referrers bring in are also more likely to work with you if they encounter a problem during their purchase experience—and they may also be more apt to tell others about their (hopefully positive) experience. What’s not to love?”

The Collins College Expansion



Thanks to more than \$10 million in private donations, The Collins College of Hospitality Management is undergoing a significant building expansion.

Construction is set to begin in December 2013, and is projected to be completed by the summer of 2015. The Collins College Expansion Project comprises two new buildings: a classroom and faculty building and a student commons building. They will be designated as Buildings 72 and 73. The classroom/faculty building will be used for faculty workspace and classrooms.

The faculty workspace will include:

- two executive director offices
- an executive administration and lobby space
- six faculty offices
- conference room
- storage
- two 24-station graduate student classrooms
- two 48-station lecture rooms
- a 32-station lecture room

The student commons will have:

- a graduate student social space
- two group study rooms
- a spacious student recreation area
- a “Grab n’ go” food/beverage cart

The Donors

In 2008, Carol and Jim Collins, namesakes and longtime supporters of the college, pledged to match up to \$5 million in donations for the \$10 million academic building.

Waste-by-Rail...

continued from pg. 10

include operating no more than two locomotive engines for each train entering and exiting the facility’s staging and arrival/departure tracks, and requiring all inbound trains to pull directly into an unoccupied staging track so that idling trains are not adjacent to residential communities.

Additional measures also reduce the emissions from the other equipment used by the PHIMF. Hostler trucks moving containers between the PHMRF and PHIMF must run on liquid natural gas, which has much fewer emissions than diesel. Forklifts will run on propane, which also burns cleaner than diesel, and any equipment that is powered by diesel—cranes, cherry pickers, light towers, etc.—will meet Tier 4 standards, which reduce emissions by 90 percent from the previous standards. To comply with noise mitigation requirements, the LACSD established a working group of LACSD staff, representatives from each of the two closest and most impacted residential neighborhoods, and a representative from the Los Angeles County Supervisor for that district. Residents from affected communities near the PHIMF had 60 days to review the noise mitigation options and give their comments to the working group. During this time, public workshops were held to explain the mitigation options in detail to residents. The working group reviewed and finalized the proposed mitigation measures. LACSD paid to upgrade windows and doors to provide at least a 25-decibel reduction in sound (45 dB is typically the target goal for indoor noise levels). LACSD also erected temporary sound walls during construction and is building 11-foot permanent sound walls. A “quiet zone”—where the train does not sound its horn at crossings—will further reduce noise levels. The quiet zone will begin operations when the city has finished making required improvements at the crossings.

Mitigation to reduce traffic

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Panda Restaurant Group founders Andrew and Peggy Cherng, donated \$2.5 million; The J. Willard and Alice S. Marriott Foundation gave \$2 million; and prominent Inland Empire businessman Eugene Park donated \$1 million to the college.

Business Brokerage Firms Serving the I.E.

Listed Alphabetically

	Company Name Address City, State, Zip	\$ Sales Volume: YTD Sept. 2013 Year 2012	# Offices I.E. # Offices Total	# Agents I.E. Year Founded	Specialties	Headquarters	Top Local Executive Title Phone/Fax E-Mail Address
1.	Business Quest 9431 Haven Ave., Ste. 104 Rancho Cucamonga, CA 91730	\$4,000,000 \$3,500,000	1 1	4 2007	Wholesale, Distribution, Manufacturing, Medical, Technology	Rancho Cucamonga	Edward L. Fixen President (909) 803-2296/(866) 381-7257 ed@businessquestbrokers.com
2.	Century 21 Wright 30610 Rancho California Rd. Temecula, CA 92591	\$145,010,960 \$96,698,000	1 4	55 1992	Residential Real Estate, Land, Commercial Lease, Small Business Management Sales/Property	Temecula	Ruth & Jerry Wright Broker/Owner (951) 694-5300/(951) 694-5401 frontdesk1@c21wright.net dfox@c21wright.com
3.	Professional Practice Sales 18410 Irvine Blvd. Tustin, CA 92780	\$10,000,000 \$10,000,000	0 3	5 1966	Practice Appraisals, Practice Sales, Professional Business Sales	Tustin	Thomas M. Fitterer President (714) 832-0230/832-7858 tpsincnet@aol.com
4.	Sunbelt of Coachella Valley 72-757 Fred Waring Dr., Ste.8 Palm Desert, Ca 92260	\$3,000,000 \$2,500,000	1 250	5 2004	Business Brokerage for All Types and Sizes of Businesses & Professional Practices	Palm Desert	Richard Smetana President/Broker (760) 568-1511/773-0668 smetanar@sunbeltnetwork.com
5.	Sunbelt Business Brokers 9036 Pulsar Ct., Ste. J Corona, CA 92883	\$1,693,000 \$3,523,000	1 212	7 2003	Manufacturing, Distribution, Prof. Services, Food Services, Automotive, Daycare, Gas Stations	Cleveland	D. Joe Atchinson President (951) 277-4002/277-4003 j.atchison@sunbeltnetwork.com

Note: All California Business For Sale provides business for sale information on their Web sites at www.allcalifbiz.com and www.bizben.com, or phone (925) 831-9225.

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2013 by IEBJ.

Waste-by-Rail...

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impacts includes upgrading gates at the local railway crossing. A new four-quadrant gate system at a busy at-grade crossing will prevent vehicles from driving around the gates and onto the tracks before a train arrives, reducing the risk of accidents and subsequent delays, and adding an extra safety feature in the quiet zone. Another mitigation measure

and innovative feature is placing electronic signs at nearby intersections to warn motorists about impending delays and their likely duration, and to recommend detours so drivers can use alternate routes before getting stuck at a busy crossing.

In addition, six traffic signals on alternate route streets in the project vicinity will be linked and green lights coordinated to allow traffic to flow at a steady pace.



“TIME OUT”

With Bill Anthony And Joe Lyons
Every Thursday 6:00 P.M.

Join Bill “*The Ambassador of Good Taste*” as he reviews gourmet food, travel and world famous restaurateurs—plus guest interviews with award-winning chefs and renowned wine connoisseurs.

FINANCIAL NEWS & TALK



Knowledge...

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To guide you on your journey to completing your tactics and meeting your goals, you'll need weekly plans. Your weekly plan encompasses your strategies and priorities, your long-term and short-term tasks, and your commitments in the context of time. It helps you focus on the elements of your plan that must happen each week to keep you on track with your 12 Week Year goals. Your goals in turn keep you on track with your vision. Everything is powerfully aligned.

"Start each day with your weekly plan," advises Moran. "Check in with it several times throughout the day. If you've scheduled a tactic to be completed that day, don't go home until it is done. This ensures that the critically important tasks, your plan tactics, are completed each week."

Keep track of your efforts, not your results. You've probably heard or read the mantra "What gets measured gets done." It's true: Measurement drives the execution process. After all, can you imagine the CEO of a large corporation not knowing the numbers? As the CEO of your own life and business, you need to know your numbers. But don't measure your results (how many pounds you lost or how much commission you earned)—instead, measure your level of execution (the extent to which you stuck to your diet and exercise plan and the number of sales calls you made).

"You have greater control over your actions than your results, and your results are created by your actions," explains Moran. "To measure your execution, you need to know to what degree you followed through on each week's tactics. This allows you to pinpoint breakdowns and respond quickly. Unlike results, which can lag weeks, months, and in some cases years behind your actions, an execution measure provides more immediate feedback, which allows you to make game-time adjustments much faster."

Block your time. The 12 Week Year is designed to help you spend your time with more intention. That said, many of us engage each day on its own terms. In other words, we satisfy the various demands of the day as they are presented, spending whatever time is needed to respond without giving much thought as to the relative value of the activity. Moran says you can regain control of your day through time blocking.

"Basically, you block your days into three kinds of blocks—strategic blocks, buffer blocks, and breakout blocks," he explains. "A strategic block is uninterrupted time that is scheduled into each week. During this block you accept no phone calls, no faxes, no emails, no visitors, no anything: You do only the activities on your plan. Buffer blocks are designed to deal with all of the unplanned and low-value activities—like most email and voicemail—that arise throughout a typical day. Breakout blocks provide free time for you to use to rest and rejuvenate."

Finally, says Moran, embracing the 12 Week Year will help you rethink your multitasking ways. If you're accustomed to sending emails during meetings, juggling texting conversations, and rushing from one place to the next, you'll be shocked by how much getting focused on what matters most will change your life.

"Most people look back and realize that with all their efforts to not miss anything, they were missing everything," says Moran. "They see that nothing was getting their full attention, not the important projects, not the important conversations, and not the important people."

"We must all remember that

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Obamacare...

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prevalent. One problem with this strategy is that beginning in 2014 you can purchase subsidized health insurance (barring special circumstances like the birth of a baby) only during Open Enrollment—between October 15 and December 7 of each year. If you miss that window and get diagnosed with a serious illness in January you would have to wait many months to buy coverage on the government exchanges.

You can, however, purchase a policy outside the exchange at any time—but Tyson says banking on the ability to get insured quickly enough is risky. "A major car accident or illness can happen too quickly to allow you to buy a policy," he notes. "The medical bills that you would rack up almost overnight could devastate most people financially."

How long do I have to choose a new policy?

To avoid a penalty fee you must apply for a Qualified Health Plan by March 31, 2014. This deadline was extended from Feb. 15 due to serious problems with the healthcare.gov website. But don't let the extension make you complacent, warns Tyson. "If your current health insurance policy expires at the end of 2013, you will still need to make a decision by Dec. 15 to be covered by your new policy on Jan. 1," he notes.

How can I find the best policy for me?

There are several ways to do so. You can visit either healthcare.gov or your state's exchange if you think you might be eligible for a subsidy. If you have an independent insurance agent you like and trust, it might be best to call her. Regardless of how you purchase your insurance you will find that qualified health plans have one of four designations: bronze, silver, gold and platinum. Bronze plans have the lowest monthly premiums and the highest out-of-pocket costs. Platinum plans are the opposite: They have the highest premiums and the lowest out-of-pocket costs.

"Generally, the high-deductible bronze plans are the way to go for most relatively healthy people," says Tyson. "They have the lowest premiums. You just have to be disciplined enough to set aside money for the higher out-of-pocket costs that could occur. In fact, choosing a bronze plan that's compatible with a Health Savings Account is even better, as it allows you to set aside money for medical expenses on a tax-free basis."

I've talked to several insurance agents and insurers and have heard conflicting information. How can I know what to believe?

Obamacare is deeply confusing and not just to consumers. The insurance company employees and agents have to learn many new rules and regulations and this takes time. That's why Tyson suggests you talk to several different insurers and agents and do a fair amount of research before making a decision.

"It's important to invest some time in this decision," he notes. "A woman told me she was looking for an HSA-compatible plan and, at first, her insurance agent told her the company was no longer offering them."

"The agent had been told this by two insurance company representatives. After making several more phone calls and asking some probing questions, the agent found out the company representatives had been wrong. If something doesn't sound right, it pays to keep questioning."

Why is this happening only to individual policyholders? Is it going to affect people who get

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Rancho Cucamonga Mayor L. Dennis Michael Receives “2013 James S. Thalman Memorial Public Service Award”

The League of California Cities Inland Empire Division hosted their annual dinner banquet on Thursday, Nov. 14, 2013 and awarded the 2013 James S. Thalman Memorial Public Service Award to Rancho Cucamonga Mayor, L. Dennis Michael. This award was established in memory of former Chino Hills Mayor, James S. Thalman, to honor his outstanding service and his dedication to being a strong advocate for local government.

Mayor L. Dennis Michael has proudly served the City of Rancho Cucamonga for more than 37 years. His distinguished public service began in April 1976 as a firefighter for the Rancho Cucamonga Fire District where he was quickly promoted through the ranks and was selected as fire chief in 1984.

During his tenure as fire chief, four fire stations and a fire maintenance facility were built and Technical Rescue, Hazmat, and Wildland Fire response teams were formed. Dennis also negotiated a groundbreaking public-private partnership to provide ambulance service and initiated the Fire District’s paramedic services. He held the position of fire chief for 19 years until his retirement in 2003.

Dennis was elected to the Rancho Cucamonga City Council in November 2004 and was elected as mayor in 2010. During his tenure on the City Council, Rancho Cucamonga has won numerous awards including the 2013 National Medal for Museum and Library Service and received national recognition for being ranked #1 in First Lady Michelle Obama’s Let’s Move! Cities, Towns and Counties initiative. In partnership with his Council colleagues, Dennis has led the City through the opening of numerous community amenities and facilities such as the Victoria Gardens Cultural Center, RC Family Resource Center, Central Park, Public Works Services Center, Pacific Electric Trail, and two additional fire stations.

As an elected official, Dennis serves the Inland Empire as the vice president of SANBAG and sits on a number of SANBAG committees. He is actively involved with the League of California Cities and currently serves as a State Board Member and member of the Public Safety Policy Committee. Dennis is the past president for the League’s Inland Empire Division, past chair of the Employee Relations Policy Committee, and served on the League’s Task Force on Economic Development.

Dennis cares deeply for the residents and city staff of Rancho Cucamonga and is a champion for the continued advancement of the Inland Empire Region. His tireless efforts, creative approaches to problem solving, and inspiring leadership are all trademarks of his exceptional character and it is for these reasons that Dennis is the 11th recipient of the James S. Thalman Memorial Public Service Award.

The League of California Cities Inland Empire Division estab-



L. Dennis Michael

FMI Predicts U.S. Construction Put in Place Will Reach \$977 Billion in 2014

*Firm Releases Annual U.S. Markets
Construction Overview*

FMI, a leading provider of management consulting and investment banking* to the engineering and construction industry, announces the release of its 2014 U.S. Markets Construction Overview. With construction put in place at the end of 2013 expected to be at \$909.6 billion, researchers at FMI predict CPIP growth rates to be slightly ahead of the GDP in 2014.

Other predictions include:

- Residential CPIP is anticipated to grow from \$338.2 billion in 2013 to \$379.6 billion in 2014.
- Health care CPIP is expected to grow 6 percent in 2014 to \$44 billion.
- Transportation construction should finish 2013 with an 8 percent increase; 2014 predictions show a decrease to 7 percent growth.
- Manufacturing construction is on the upturn, expected to grow 4 percent in 2014, after its 2 percent drop in 2013.
- Sewage and waste CPIP should reach \$21.3 billion in 2014.

With moderate growth predicted marketwide, there are key trends to watch that will likely affect various sectors and regions in the U.S. Presenting both threats and opportunities are:

- The shift from shale-gas to shale-oil production has led to projections that the U.S. will produce more oil than it imports by late 2014.
- The federal government’s fiscal difficulties continue to create business uncertainty. Many are worried about the federal debt and the government’s solution to address the problem.
- Implementation of the Affordable Health Act is causing concern, as repercussions are anticipated.
- With baby boomers continuing to retire, succession planning and a search for talent remains one of the industry’s primary challenges.
- Modularization and prefabrication is expected to play an increasingly vital role in improving the productivity of the entire construction value chain.
- As a result of the expansion of the Panama Canal, U.S. coastal infrastructure opportunities will create significant corridors of construction activity starting as early as 2014.

FMI publishes the U.S. Markets Construction Overview annually. In addition, each quarter FMI produces its Construction Outlook that supplements the Overview. If you would like to receive an electronic copy of the quarterly Construction Outlook, please email at outlook@fminet.com.

lished the James S. Thalman Memorial Public Service Award to annually recognize the outstanding contributions of a local government leader demonstrated through leadership and activism with the League of California Cities, outstanding service to municipal government, exceptional leadership in other civic and community activities, and high personal character. The League of California Cities is a non-profit statewide association that advocates for the common interests of California cities and provides education and training services to elected and appointed officials. The Inland Empire Division, the local regional division of the League, is comprised of 15 Inland Empire cities.

Obamacare...

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their insurance through their workplace?

Basically, most group policies already had more comprehensive (and expensive) coverage in place that met more of the standards of the ACA.

So far it appears that most larger employer plans are seeing smaller changes. However, some employers are choosing not to offer coverage, asking employees to cover more of the cost, or deciding to go with more part-time employees (fewer than 30 hours/week) for whom they don't need to provide coverage. "To see exactly what happens to most group coverage we'll just have to wait," notes Tyson. "Almost certainly, though, some smaller businesses will face rate increases—and how this directly affects employee pocketbooks will vary wildly."

It seems that this has happened to a lot of people in my state. However, I have heard from people in other states that their costs haven't increased. How can this be?

There are various reasons for the disparity. Experts suggest that costs spiked more dramatically in states that have fewer regulations on insurance to begin with. Thus, states that previously did not require insurers to provide benefits like preventative care and contraceptives now have to—so their prices necessarily rise. Also, in general, states where more insurers are competing for customers will have lower prices.

If you go with a bronze plan, consider one that is compatible with an HSA.

A bronze plan may be best for people who are generally healthy. These have the lowest premiums. Of course, they also have the highest deductibles, which means that in the event you do get sick, you'll have to cover more of your costs out of pocket. And that, says Tyson, is why it's important to select a bronze plan that's compatible with a Health Savings Account (not all of the bronze plans are).

Here's how it works: You open a Health Savings Account at your bank and contribute as much to it as you can each year. Because contributions are tax deductible, the government sets limits on how much you can set aside. In 2013 the limit is \$3,250 for an individual and \$6,450 for a family. In 2014 these numbers will go up to \$3,300 and \$6,550 respectively.

This money grows, tax free, year after year so that you can use it to pay medical expenses that aren't covered by your health insurance policy. "I have always recommended HSAs as a great tax-saving strategy, and now that deductibles are so high, they make more sense than ever," notes Tyson.

After all, if you have to have a high deductible anyway, it makes sense to at least get the tax break on the out-of-pocket expenses you have to pay.

"Some people may find that Obamacare is the impetus to reevaluate how they're living their lives," he notes. "Challenges have a way of bringing priorities into sharper focus. No one wants to pay more for their health insurance—but instead of focusing on the anger and fear we may be feeling, we can focus on slowing down and paying more attention to friends, family, simple joys, and the things that really matter in life."

Low-Tech...

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Compassion International. The 61-year-old Christian-based non-profit facilitates 1.2 million sponsorships, providing the children with food, medical care, educational opportunities and more for \$38 per month. Sponsors are invited to exchange letters and develop a relationship with the child.

The Good Ol'...

continued from pg. 9

tractors, vendors and consultants who support it," says Milazzo.

"They, the authors of the many books I've read, the numerous people I've seen interviewed, people who've attended my seminars, and people I've just ran into at the grocery store are all my mentors—they're my power team. When I have an open mind and let these people and their thoughts and views in, it helps my brain work better. It helps me see things with different eyes."

Bust out of the stereotypes of what a powerful woman looks like. Stereotypes of women leaders are numerous and contradictory. Women leaders are overbearing. Women leaders hate men. Women leaders aren't tough enough. Women leaders are too tough. Women leaders aren't confident. The list could go on and on. If you want to bust into the C-Suite, you've got to bust out of these stereotypes.

"A key step in not getting overshadowed by others' stereotypes of what a woman leader should look like is confidence," says Milazzo. "Don't underestimate yourself, and certainly don't do it in front of power players. Confidence is a prerequisite for moving up, and you should have plenty of it. Think about it this way: Women are masters of juggling numerous balls without dropping any of them. We manage careers, households, meals, shopping, and more, day after day and year after year. Adding professional growth to that list doesn't mean you'll be advancing into new territory; it simply means you'll be honing a skill you're already more than proficient at."

Don't make mass assumptions about men. Just as you want to avoid stereotypes about women, you should check yourself before making stereotypes about men. Sure, some of the men you encounter on your path to the top may underestimate you or try to block your path. But many others will recognize what you bring to the table. It's up to you to do the same.

"Smart people, whether they're men or women, recognize when mutually beneficial relationships can be formed," notes Milazzo. "If you find that you work well with a man at your organization, don't second guess it. Don't distance yourself because you think he'll get a promotion over you. You'll do better work through that relationship and the same is true for him."

Don't be a commodity. Commodities are easy to obtain and easy to replace. And that's certainly not how you want to be perceived at your job. Don't shrink into your chair and become the invisible employee. Instead, make your presence count in every meeting, brainstorm and project. That's the only way you'll be seen as necessary and indispensable.

"Women in general, and mothers in particular, are good at putting others' needs and interests before their own," Milazzo points out. "They're also good at making sacrifices to keep the peace. Stop doing that, at least when you're on the clock. It's better to articulate a dissenting opinion than to ride on the back of everyone else's. At least people will know that you are thinking."

"Despite the changing times, good ol' boy networks are alive and well in many corporations across the country," says Milazzo. "As women, we shouldn't wait for these good ol' boy networks to let us in. We may have to push our way in, and that's fine."

What's important to remember is that if you've made it far enough to tap on the glass ceiling blocking you from the C-Suite, you certainly possess the ability and intelligence to break through it."

We're Doing...

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are now just as many times when you can stay at home.

Even entertainment has worked in cycles. Today, if you have a 50-inch big screen TV with Dolby surround sound at home, why go to the movies? You can get the film you want on demand from your cable or dish provider, or you can order the DVD from Amazon or another service. You no longer have to stand in line to see the show.

The computer has the ability to greatly reduce the down side of the shopping experience, (what some call “combat-shopping”) and at great savings and satisfaction. But the store, the brick and mortar shops will still provide a service.

Now none of this resolves the mom and pop vs. big box debate. But America is a free enterprise system. For myself, I will shop online when it's convenient, just not on Cyber Monday when you can't get through. But I will still shop at the store that can provide me with the service or item I want. Starbucks may have an app that lets me order my favorite grind, but I can only get a hot cup of coffee now if I go to the store. (They are always only a block away.)

Happy shopping and Merry Christmas.

Real Estate...

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Foothill (210) Freeway, offering easy access to the Orange (57), Ontario (15) and Chino Valley (71) Freeways.

Avison Young Principals Alan Pekarcik and Dan Vittone, based in the company's Irvine office, represented the seller, MNW Essex Montclair LLC, as well as the buyer. The transaction closed at a 6.01% capitalization rate and sold for \$83 per square foot.

“Montclair Business Center offered the buyer an excellent,

Centro Basco...

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Shepherd's bread, and blue cheese along with two entrees and Centro Basco's private blend wine from Galleano Winery.

We highly recommend that you partake in the family style dining experience. Don Galleano's favorite is Friday night at the Centro Basco. One thing to note: Don't be late or you won't get served. Monique's Rule, and she is the law!

Items From the “Full Menu”—Not to be Missed

- Rack of Lamb—oven baked, New Zealand lamb with a taste of garlic. \$32.25
- Veal Parmesan—A choice cut of bread, veal, topped with our basque tomato sauce with stewed tomatos, bell peppers, and onions, finished with Monterey jack cheese. \$22.95
- Poulet Basque—Half of a baked chicken topped with our basque tomato sauce with stewed tomatos, bell peppers and onions. \$15.25
- Lamb Roast—Leg of lamb oven-roasted in natural juices. \$25.95
- Veal Taylor's Style—Veal cutlet topped with mushroom gravy and finished with Monterey jack cheese. \$22.95

All served with Soup Du Jour, Hors D'oeuvres, House Salad, Pasta, and our home-made French Fries and Vegetables.

stable investment with a value-add opportunity for rental growth and increasing the center's occupancy,” comments Pekarcik.

“Also, the asset is located just west of the North Montclair Downtown Redevelopment Area, a major redevelopment zone between the Montclair Transcenter and the Montclair Plaza regional shopping center that will provide even more opportunities as the market grows.”

Knowledge...

continued from pg. 30

the current moment—the eternal right now—is all we have,” he adds. “The future is created now; our dreams are achieved in the moment. Consider Olympic great Michael Phelps: He didn't achieve greatness when he won the 18th gold medal or when he won his first. He achieved greatness the moment he chose to put the effort into his training. Results are not the attainment of greatness, but simply confirmation of it. That's why the 12 Week Year is so pivotal. It provides a structure that helps you do the things you need to do to be great.”

U.S. GDP...

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Medicare Star...

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leading diversified health care benefits companies, serving an estimated 44 million people with information and resources to help them make better informed decisions about their health care. Aetna offers a broad range of traditional, voluntary and consumer-directed health insurance products and related services, including medical, pharmacy, dental, behavioral health, group life and disability plans, and medical management capabilities, Medicaid health care management services, workers' compensation administrative services and health information technology products and services. Aetna's customers include employer groups, individuals, college students, part-time and hourly workers, health plans, health care providers, governmental units, government-sponsored plans, labor groups and expatriates. For more information, see www.aetna.com.

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Building a...

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agement solutions, including human capital and risk management, to more than 3,000 small and mid-sized businesses across the country.

Small Business Week Awards Nominations Now Being Accepted

Deadline January 17th

Seeking Nominations from Orange, Riverside, and San Bernardino counties for the 2014 Small Business Week Awards!

Small Business Week has been recognizing the special impact made by outstanding entrepreneurs and small business owners every year since 1963. During this week, the U.S. Small Business Administration honors small business owners and entrepreneurs for their outstanding achievements through various awards.

Nominations can be made by business owners, individuals, trade associations, Chambers of Commerce, financial institutions, and business organizations for any of the following categories:

National Awards

- Small Business Person of the Year (District winner competes for California award)
- Small Business Exporter of the Year (District winner competes for California award)
- 8(a) Graduate of the Year Award (District winner competes for Regional award)
- Small Business Development Center Excellence and Innovation Award (District winner competes for Regional award)
- Women’s Business Center of Excellence Award (District winner competes for Regional award)

Santa Ana District Only Awards

- Young Entrepreneur of the Year
- Family-Owned Business of the Year
- Home-Based Business Champion of the Year
- Financial Services Champion of the Year
- Minority Small Business Champion of the Year
- Veteran Small Business Champion of the Year
- Women in Business Champion of the Year

Nominations for Santa Ana District Only Awards can be made by contacting Sylvia Gutierrez at (714) 560-7454. The deadline for nominations to be accepted is Jan. 17th.

Note: Some award categories offered by the Santa Ana office may not be offered by other district offices.

Who is Purus...

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customers. Their success has resulted from offering a high level of customer service and quality to their customers. Owner Dennis Baldwin credits his motivated and tenured staff for maintaining these outstanding levels of quality and service. Purus has a reputation as a very desirable and growing employer in the Indio area and has always offered an outstanding mix of a positive environment and above market benefits and compensation.

Over the last few years, Purus has also marketed a mat line for the home, based on the design of the high-tech commercial version. It is engineered to eliminate dirt and germs from being racked into the home or office from the outdoors. This mat is currently available to purchase online under the trade name “The Amazing Mat” and comes in patterns that can be aesthetically compatible to the homeowner or small business owner.

For more information about Purus visit www.purusint.com.

COMPUTER COLUMN

We’re Doing Our Christmas Shopping...

By J. Allen Leinberger

Black Friday and Cyber Monday are behind us as you read this. To my mind they are foolish times, reflecting man’s inhumanity to man. The sort of thing that Sinatra was singing about when he recorded, “What Ever Happened to Christmas?”

Granted, there is something special about walking through the crowds with Christmas music floating in the air—snowflakes drifting around shoppers. All is right with the world. But this is what we now call a “Norman Rockwell Christmas.” It does not come close to our reality. For one thing, police will tell you that domestic violence increases severely during the holidays. Crimes like shoplifting, identity theft, pickpocketing and more, rise. Families spend money they just don’t have on things they really don’t need, because they think they have to. What a shame. So how do I personally avoid all of this? Simple. I have been buying things as I find them on my computer. I’ve been doing this since last summer. (I only hope the wife has not figured out what I have hidden and where.)

For example, I have found an online service in China that sells expensive sunglasses for about \$15 each (as compared to \$150 retail). I have found sports jerseys equally marked down.

I have started to shop for clothing the same way. There are no crowds, no parking problems. I simply type in my address and credit card and the package arrives a few days later. Thankfully most companies online have developed secure systems to protect my account numbers. Well they should. If I lose my money because I shopped their website, they will lose a customer. Probably several customers if the word gets out. The good part of shopping online is selection. If I want it in red, either a sweater or a car, I can get it. I have found sizing to be better than I expected. One pair of pants that I bought at a local store had to go back three times to get the length right. The pants I ordered online fit just fine, thank you.

Returns have not been a problem either. Most online companies have learned a lesson that too many brick and mortar stores have forgotten—that is, “customer service.” Don’t like it? Wrong color? Wrong item number? Send it back. No charge. It gets replaced to your satisfaction.

All of this leads to a thought. If I can shop online and be satisfied, why do I need those brick and mortar stores for? One answer is service. If I want my brakes fixed, I need to go to an auto repair shop. I cannot get a haircut online. I can’t buy wine if I can’t taste it. I can order flowers online, but if I need them tonight, I have to pick them up from a local flower shop. Time, therefore, is another consideration. This is all a part of a natural law. Things work in cycles. The storefront replaced the traveling merchant. The shopping malls, like Montclair Plaza, replaced the series of downtown storefronts, like the shops along Euclid Avenue in Ontario.

What happens to Montclair Plaza? Simple. Costco, right across the freeway. But such “big box” stores have their limits as well. That’s why they have online shopping as well. There are other factors to consider. If I order from the comfort of my home computer, I save on gas for the car. I don’t have to fight for a parking space. And I can find what I want. I hate going to a store, even a big box warehouse outlet, only to find out that they don’t carry what I want and I have to spend the rest of the day driving around till I find someone who can help me. OK. If I want to spend a weekend in Palm Springs or Las Vegas, I can go online to find a room, but to use the room, I have to travel to the resort. In other words, there will always be a need to go out somewhere, sometime, but there

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NEW BUSINESS

County of San Bernardino

ACE MEDICAL EQUIPMENT SUPPLY COMPANY 248 E. HIGHLAND AVE. SAN BERNARDINO, CA 92404	CALIFORNIA REAL ESTATE 870 E. HOME ST. RIALTO, CA 92376	FAAISIOTA FIAME 433 S WATERMAN SAN BERNARDINO, CA 92408	K & M CHECK CASHING 15751 SEDONA DR. CHINO HILLS, CA 91709	PARKVIEW LANDSCAPE 3402 TURNER AVE. ONTARIO, CA 91761	WEST PAW PET RESORT 24450 6TH ST. SAN BERNARDINO, CA 92410
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ALPHA OMEGA 14168 CENTRAL AVE. CHINO, CA 91710	CLEAN SWEEP 22730 DEBERRY ST. GRAND TERRACE, CA 92313	FIVE STAR PROPERTY MANAGEMENT 1264 S WATERMAN AVE. SAN BERNARDINO, CA 92408	LNB ENTERPRISES 316 EMERALD AVE. REDLANDS, CA 92374	PUEBLO LOAN COMPANY 12371 MERITAGE CT. RANCHO CUCAMOMGA, CA 91739	2ND OPINION INSURANCE 9170 HAVEN AVE., STE. 115A RANCHO CUCAMONGA, CA 91730
ARIAS AND SONS EXPRESS 4050 N. E ST. SAN BERNARDINO, CA 92407	COVENANT INVESTIGATIONS 5841 JOHNSTON PL. RANCHO CUCAMONGA, CA 91739	HAIRMASTERS #60845 10710 FOOTHILL BLVD. RANCHO CUCAMONGA, CA 91730	LUCKY LAKE ARROWHEAD TREE SERVICE 703 ROSE LN. TWIN PEAKS, CA 92391	REALTY EMPIRE 195 VALLEY BLVD. RIALTO, CA 92376	A TO Z INTERNATIONAL 15683 ROY RODGERS DR. VICTORVILLE, CA 92392
ART TOUCH DETAIL 8575 HUNTER DR. RANCHO CUCAMONGA, CA 91701	DR TRUCKING 9281 WHEELER CT. FONTANA, CA 92335	HOME RESCUE PROJECT 1411 N D ST. SAN BERNARDINO, CA 92405	MANUELS AUTO TRANSMISSION & AUTO REPAIR 352 E FOOTHILL BLVD. RIALTO, CA 92376	SABOR LATINO GRILL 10285 CENTRAL AVE. MONTCLAIR, CA 91763	ACCOUNT ON ME BOOK-KEEPING 1462 DIAMOND CT. REDLANDS, CA 92374
BATTELS HARDWARE & TOOL CO. 433 S WATERMAN ST. SAN BERNARDINO, CA 92408	EAST WEST MORTGAGE 515 S RIVERSIDE RIALTO, CA 92376-7027	JACK CARMICHEL 433 S WATERMAN SAN BERNARDINO, CA 92408	MASTER TRUCK SERVICES, INC. 13814 SANTA ANA AVE. FONTANA, CA 92337	SOVEREIGNTYUSA.COM 1873 EAST PUMALO ST. SAN BERNARDINO, CA 92404	ADOBE SELF STORAGE, INC. 5122 ADOBE RD. TWENTYNINE PALMS, CA 92277
BEVARIS #3 322 W. D ST. ONTARIO, CA 91762	ECO LAWN & TURF 1459 BUD CIRCLE UPLAND, CA 91786	JAMES CORONA 433 S WATERMAN SAN BERNARDINO, CA 92408	NATIONAL CLASS REUNION SERVICE 1873 EAST PUMALO ST. SAN BERNARDINO, CA 92404	SYLOWET CLOTHING COMPANY 134 REDLANDS MALL REDLANDS, CA 92373	AIDIN SPECIALTY MERCHANDICE 72034 29 PALMS HWY. 29 PALMS, CA 92277
CALIFORNIA HOMES SAVE 907 MILLAR AVE. RIALTO, CA 92376	ELITE SALES GROUP 9373 COLUMBINE AVE. MONTCLAIR, CA 91763	JOES SUSHI 5660 HOLT BLVD. MONTCLAIR, CA 91763-4532	PACIFIC EMPIRE REAL ESTATE 7516 VALLE VISTA DR. RANCHO CUCAMONGA, CA 91730	THE TOM FARRAR COMPANY 435 N. HOLMES AVE. ONTARIO, CA 91764	

NEW BUSINESS

County of Riverside

MERCER, DE' ANGELA 25787 CAYENNE CT. MORENO VALLEY, CA 92553	CONTINENTAL TRUCKING 312 N. POE, STE. B LAKE ELSINORE, CA 92530	M & Z ACCIDENT RECOVERY CLINIC 12220 PIGEON PASS RD. MORENO VALLEY, CA 92557	PASSIONATE MINISTRIES 17121 SPRING CANYON PL. RIVERSIDE, CA 92503	GOOD MILAGE AUTO 24214 JIMSON PL. MORENO VALLEY, CA 92553	SULLIVAN, DENNIS JAMES 14178 HOMESTEAD DR. MORENO VALLEY, CA
ESP CREATIONS 24396 SWIFTDEER TRAIL CORONA, CA 92883	GOMEZ, RITA 312 N. POE, STE. B LAKE ELSINORE, CA 92530	CARBAJAL, EDWARD WAYNE 20175 JEFFERSON ST. PERRIS, CA 92570	FAMILY DENTAL CARE 13373 PERRIS BLVD. MORENO VALLEY, CA 92553	MAYBERRY, GEORGE WAYNE 24214 JIMSON PL. MORENO VALLEY, CA 92553	DIEGO PAPIAS FIRE PROTECTION 28180 LITTLE LAKE CT. ROMOLAND, CA 92585
LAZATIN, ELSIE CRUZ 24396 SWIFTDEER TRAIL CORONA, CA 92883	DESERT VENTURES SOUTH, LLC 18345 N 93RD WAY SCOTTDALE, AZ 95255	CARBAJAL, TERRI LYNN 20175 JEFFERSON ST. PERRIS, CA 92571	PETER R. FELICIANO, D.M.D., INC 13373 PERRIS BLVD. RIVERSIDE, CA 92553	MISTLER, LAWRENCE CHARLES 24214 JIMSON PL. MORENO VALLEY, CA 92553	PAPIAS, DIEGO 28180 LITTLE LAKE CT. ROMOLAND, CA 92585
MY GRATITUDE BEAR 24396 SWIFTDEER TRAIL CORONA, CA 92883	GFC ASSOCIATES 79 SITARA AVE. BEAUMONT, CA 92223	DIRECT CONNECTIONS 1451 S. RIMPAU AVE. CORONA, CA 92879	L & J TRUCKING 4190 GREEN RIVER RD. CORONA, CA 92880	PROCTOR, TROY LYNN 24214 JIMSON PL. MORENO VALLEY, CA 92553	DIEGO PAPIAS FIRE PROTECTION 28180 LITTLE LAKE CT. ROMOLAND, CA 92585
RAMIREZ, PATSY MARIE 10087 RHINELANDER DR. RIVERSIDE, CA 92503	CRUZ, GRECO FAJARDO 79 SITARA AVE. BEAUMONT, CA 92223	WOMAN II WOMAN MINISTRIES 17121 SPRING CANYON PL. RIVERSIDE, CA 92503	CARDONA, CARLOS ENRIQUE 4190 GREEN RIVER RD. CORONA, CA 92880	ROADMAN MOBILE TIRE SERVICES 5726 TOMAL LANE RIVERSIDE, CA 92509	ANDOVAL, SANDRA ZUCET 28180 LITTLE LAKE CT. ROMOLAND, CA 92585
STUFFED LUV 24396 SWIFTDEER TRAIL CORONA, CA 92883	BBK TRUCKING & MATERIAL HANDLING 5584 ASH ST. RIVERSIDE, CA 92509	ROBINSON-HINES, TERRY LYNNE 17121 SPRING CANYON PL RIVERSIDE, CA 92503	PROMISED LAND REALTY 1046 LOWRY RANCH RD. CORONA, CA 92881	URQUHART, CHRISTOPHER ADAM 5726 TOMAL LANE RIVERSIDE, CA 92509	ASAT COMMUNICATIONS 128 PINETREE DR. PERRIS, CA 92571
LAZATIN, ELSIE CRUZ 24396 SWIFTDEER TRAIL CORONA, CA 92883	AVILES JR., LOUIS GEORGE 5584 ASH ST. RIVERSIDE, CA 92509	GUNZ N DIAMONDS 17121 SPRING CANYON PL. RIVERSIDE, CA 92503	OMEGA LENDING INC. 1046 LOWRY RANCH RD. CORONA, CA 92881	WORLD REALTY 2000 14178 HOMESTEAD DR. MORENO VALLEY, CA 92553	BRION, ANTONIO ALVAREZ 128 PINETREE DR. PERRIS, CA 92571
STUFFED LUV 24396 SWIFTDEER TRAIL CORONA, CA 92883	TEE'S STYLES WITH SMILES 5584 ASH ST. RIVERSIDE, CA 92509	HINES, JONATHAN RAN-DON 17121 SPRING CANYON PL. RIVERSIDE, CA 92503	GOOD MILAGE AUTO 24214 JIMSON PL. MORENO VALLEY, CA 92553		RODRIGUEZ, BILLY ESAV 128 PINETREE DR. PERRIS, CA 92571
LOPEZ, SHERRY LANE 19945 CUYAMA LANE RIVERSIDE, CA 92508			MACHUCA, MARIA ISABEL 24214 JIMSON PL. MORENO VALLEY, CA 92553		TACOS EL PALENQUE 546 INDIAN CIRCLE PERRIS, CA 92570

NEW BUSINESS *County of San Bernardino*

ABBOTT SECURITY SERVICES, INC. 1224 OXFORD DR. REDLANDS, CA 92374	CHINO PLAZA 12960 CENTRAL AVE. CHINO, CA 91710	JASMINE'S BALLROOM 16424 VICTOR ST. VICTORVILLE, CA 92395	RANCHO NURSERY 16228 SLOVER AVE. FONTANA, CA 92337	YUM YUM DONUTS FRANCHIS #43G 932 WEST HIGHLAND AVE. SAN BERNARDINO, CA 92405	COSTLESS PLUMBING 16439 LOS CEDROS RD. VICTORVILLE, CA 92394
AC PRODUCE 16050 GRAYS PEACK AVE. FONTANA, CA 92336	CORRECT TECH 6715 MINERS CT. VERDEMONT, CA 92407	KASH T-SHIRTS 8443 NUEVO AVE. FONTANA, CA 92335	RENE'S SECURITY REPAIR 1943 NORTH CAMPUS AVE. UPLAND, CA 91784	A COST-LESS PLUMBING 16439 LOS CEDROS RD. VICTORVILLE, CA 92394	CROSSROADS CAFE & TAVERN 61715 29 PALMS HWY. JOSHUA TREE, CA 92252
ADDIX CLOTHING 18355 US HWY 18, STE. F APPLE VALLEY, CA 92307	REATIVE EVENTS 10384 SUNNY VISTA RD. PHELAN, CA 92374	KELSY KIDS PARTY SUPPLY RENTAL 993 VALLEY BLVD. BLOOMINGTON, CA 92316	SOCALMOUNTAINS 46270 VALE DR. BIG BEAR CITY, CA 92314	A MR. CARBURETOR/GUEL INJECTION/SMOG 8981 ROSE AVE. MONTCLAIR, CA 91763	DENNIS J. EASH & ASSOCIATES 255 W. FOOTHILL BLVD. UPLAND, CA 91786
ADRIAN'S TRUCK TR. 15598 RIVIERA LN. FONTANA, CA 92337	CURVES-NORTHWEST 15207 HOOK BLVD. VICTORVILLE, CA 92394	KIDS 1ST NANNY REFERRAL AGENCY 1103 ALEXIS LN. REDLANDS, CA 92374	SOTO'S MERRIL STORE .99 CENT AND UP 16325 MERRIL AVE. FONTANA, CA 92335	A VISION R 9773 SIERRA AVE. FONTANA, CA 92335	DESERT SUN SERVICE 13636 SPRING VALLEY PARKWAY VICTORVILLE, CA 92395
ADVANCED PHYSICAL THERAPY 11276 FIFTH ST., STE. 400 RANCHO CUCAMONGA, CA 91730	CW STEVENS CONSTRUCTION 10957 FREMONT ST. YUCAIPA, CA 92399	LONG'S JEWELRY 12209 HESPERIA RD. VICTORVILLE, CA 92395	STAN NASH ENTERPRISES 985 KENDALL DR. SAN BERNARDINO, CA 92407	AAA FUNERAL SERVICES AAA LOW COST CASKETS 8981 ROSE AVE. MONTCLAIR, CA 91763	DMS PROPERTIES 4988 LAREDO PL. RANCHO CUCAMONGA, CA 91737
AGAPE GROUP 9755 ALMERIA AVE. FONTANA, CA 92335	DAILY PRESS 13891 PARK AVE. VICTORVILLE, CA 92392	MARKEDMEN.NET-MAKRED MEN 33271 WASHINGTON DR. YUCAIPA, CA 92399	SUPERIOR LEGAL PROCESSING 10245 CHAPARRAL WAY RANCHO CUCAMONGA, CA 91730	ALLEGIANCE LEGAL DOCUMENT SERVICES 2949 SOUTH VINEYARD AVE. ONTARIO, CA 91761	ECES-LIQUIDATION SERVICES 1263 W 25TH ST. UPLAND, CA 91784
ALLEGIANCE FINANCIAL GROUP 10264 CENTRAL AVE. MONTCLAIR, CA 91763	DRIVE RIGHT SCHOOLS 7828 HAVEN AVE. RANCHO CUCAMONGA, CA 91730	MC CUSTOM PRODUCTS 16701 CHESTNUT ST. HESPERIA, CA 92345	THE BEST MINISTRIES 2860 HIGHLAND AVE. HIGHLAND AVE, CA 92346	AMERICAN UPHOLSTERY & RESTORATION 117 NORTH CAMPUS AVE. ONTARIO, CA 91764	ELITE CAREER COLLEGE 2120 PALM AVE. HIGHLAND, CA 92346
ANOTHER MAN'S TREASURE 38730 PALMA VISTA RD. YERMO, CA 92398	DRIVE RIGHT TRAFFIC SCHOOL 7828 HAVEN AVE. RANCHO CUCAMONGA, CA 91730	MIZAEEL MOBIL WASH 623 W VICTORIA ST. RIALTO, CA 92376	THE OFFICIAL'S LOCKER ROOM 265 WEST THOMPSON PL. SAN BERNARDINO, CA 92405	BEAUTIFUL SMILE DENTAL CENTER 1895 ORANGE TREE LN. REDLANDS, CA 92374	ELITE DOCUMENT ASSISTANCE 2949 SOUTH VINEYARD AVE. ONTARIO, CA 91761
AUCTION DIRECT AUTO GROUP 14364 7TH ST. VICTORVILLE, CA 92392	DYNAMIC AUTO 464 E NORMAN RD. SAN BERNARDINO, CA 92408	NIK-NAT'S 13229 BRANT RD. VICTORVILLE, CA 92392	THE REEFER GUYS 13497 GRAYSTONE LN. VICTORVILLE, CA 92394	BERT'S PLACE 35223 JUNIPER AVE. YUCAIPA, CA 92399	ELITE GRAPHICS 6602 MIMOSA PL. RANCHO CUCAMONGA, CA 91739
AUCTION DIRECT AUTO GROUP 14364 7TH ST. VICTORVILLE, CA 92395	EVA HAIR STYLING 16820 VALLEY BLVD. FONTANA, CA 92335	PACIFIC ARCADE CO. 16424 VICTOR ST. VICTORVILLE, CA 92395	TOO FAST SUSPENSION 12437 SOFT WIND ST. VICTORVILLE, CA 92395	BH CONSULTING 13468 SUMTER ST. FONTANA, CA 92336	EMM'S ANTIQUE REPAIRS AND RESTORATIONS 28707 LEMON ST. HIGHLAND, CA 92346
BENCHMARK WEBSITE DESIGN 35720 FREMONT CT. YUCAIPA, CA 92399	F & S PROPERTY INSPECTIONS 1409 N. ALTA AVE. UPLAND, CA 91786	PEREZ TAX & BOOKKEEPING SERVICE 1911 HOLLY AVE. ONTARIO, CA 91762-6321	TOP NOTCH CONSTRUCTION 20810 OTTAWA RD. APPLE VALLEY, CA 92308	BLUE SKY LUMBER 3801 BRONSON ST. SAN BERNARDINO, CA 92407	EMMA'S ANTIGUES 28707 LEMON ST. HIGHLAND, CA 92346
BHAKTI SAGAR RAMAYAN MANDALI 1341 MOUNT VERNON AVE. COLTON, CA 92324	FP ROBERT'S CONTRACTING 10455 BIG CHIEF DR. VICTORVILLE, CA 92392	PREFERRED PROPERTY MANAGEMENT 33075 YUCAIPA BLVD. YUCAIPA, CA 92399	TOYS AND HOBBIES PLUS 7026 CHOLLA ST. PHELAN, CA 92371	BLUE STONE TRUCKING 1014 WEST YALE ST. ONTARIO, CA 91762	FOX BANK, SOVEREIGN NATIVE AMERICAN TRUST BANK 17415 CATALPA ST. HESPERIA, CA 92345
C.D. CLEANING SERVICES 11943 CACTUS CT. FONTANA, CA 92337	GARCIA-RUIZ & COMPANY 7843 SPRING HILL ST. CHINO, CA 91708	PLATINUM CABINETS 13188 RED CEDAR AVE. VICTORVILLE, CA 92392	TRAMITES PROFESSIONALS 14707 7TH ST. VICTORVILLE, CA 92395	BUSINESS ECONOMICS INSTITUTE 582 1/2 N. FIFTH AVE. UPLAND, CA 91786	G & M EXPRESS TAX AND BOOK KEEPING SERVICE 3263 SOUTH DOWNS DR. CHINO HILLS, CA 91709
CALIFORNIA REHABILITATION & SPORTS THERAPY 11276 FIFTH ST. RANCHO CUCAMONGA, CA 91730	GRAND BUFFET 345 N. FOOTHILL BLVD. UPLAND, CA 91786	PLATINUM DEVELOPMENT 17370 MESQUITE RD. APPLE VALLEY, CA 92307	UNLIMITED INDUSTRIES 12916 EL RIO RD. VICTORVILLE, CA 92392	BUY RITE OUTLET 12489 FOOTHILL BLVD. RANCHO CUCAMONGA, CA 91739	GOOD TIMES 55690 29 PALMS HWY. YUCCA VALLEY, CA 92284
CAMP CHERITH SOUTHERN CALIFORNIA 6611 LONGFELLOW DR. BUENA PARK, CA 92620	HAIR ACTION BY PAUL & LAUREL 16655 FOOTHILL BLVD. FONTANA, CA 92335	PLATOS 1457 E PHILADELPHIA ST. ONTARIO, CA 91761	V M ALARM SYSTEMS 14644 MULBERRY ST. HESPERIA, CA 92345	CARETAKER HORSE SERVICE 7361 RIVERSIDE DR., ONTARIO, CA 91761	GRACE HOME CARE 6101 CHERRY AVE. FONTANA, CA 92336
CASH-2-U 21889 HIGHWAY 18 APPLE VALLEY, CA 92307	HARBOR INNOVATIONS 6801 LURELANE AVE. HESPERIA, CA 92345	PREMIER CONSTRUCTION 11849 NOVELLA CT. RANCHO CUCAMONGA, CA 91701	VENDING ADVANTAGE 704 E. DEODAR ST. ONTARIO, CA 91764	CELLULAR ACCESSORIES 12505 NORTH MAIN ST. RANCHO CUCAMONGA, CA 91739	GREEN BOX CABINETS 13089 PEYTON DR. CHINO HILLS, CA 91709
CATCH PHRASE MARKETING 7231 BOULDER AVE. HIGHLAND, CA 92346	HOLLAND KASH T-SHIRTS 8443 NUEVO AVE. FONTANA, CA 09233	PREMIER NOTARY SERVICES 1879 BAXTER WAY UPLAND, CA 91784	VICTORIA MARKET & LIQUOR 2392 OGDEN ST. SAN BERNARDINO, CA 92407	COAST AWARDS 18116 WISTERIA ST. HESPERIA, CA 92345	H&R FLOOR COVERING 17747 SEVILLE AVE. FONTANA, CA 92335
CENTURY LOAN SERVICES 14174 GREEN TREE BLVD. VICTORVILLE, CA 92395	ICON REALTY GROUP 15942 LOS SERRANOS DR. CHINO HILLS, CA 91709	QUIROZ PALLETS 13787 SANTANA AVE. FONTANA, CA 92337	WINGS JEWELERS 625 PINEKNOT AVE. BIG BEAR LAKE, CA 92315	COBRA STIKE TECHNOLOGIES 13590 MICHAEL ST. VICTORVILLE, CA 92392	HANAQUEST TECHNOLOGIES 708 BRIGHTON CT. REDLANDS, CA 92374

NEW BUSINESS

County of Riverside

JUAREZ, ALFREDO 6980 DARLENE LN. RIVERSIDE, CA 92509	PATRIOT ESCROW SERVICES 49289 BIERY ST. INDIO, CA 92201	MASTERCLUB ADVISORS WEST 71569 SAHARA RD. RANCHO MIRAGE, CA 92270	STEWART, PEGGY ROSE 375 CENTRAL AVE. RIVERSIDE, CA 92507	CNC MINISTRY 29294 WAGON CREEK LN. MENIFEE, CA 92584	WATSON PICKUPS 53825 MARIA VIEW DR. IDYLLWILD, CA 92549
GLOBAL INTERTEL 10352 GRAMERCY PL. RIVERSIDE, CA 92505	STUDIO ONE 11 67555 E. PALM CANYON DR. CATHEDRAL CITY, CA 92234	MULDONNEY, COLLEEN PATRICIA 71569 SAHARA RD. RANCHO MIRAGE, CA 92270	OUTER PARADIGM 15055 FICUS ST. LAKE ELSINORE, CA 92530	DELGADO, ARTHUR MEDEL 29294 WAGON CREEK LN. MENIFEE, CA 92584	PUT, DONALD ALAN 53400 IDYLLBROOK IDYLLWILD, CA 92549
GARCIA, JUAN JOSE 10352 GRAMERCY PL. RIVERSIDE, CA 92505	LEHNER, LAWRENCE KAY 36054 AVENIDA DE LAS MONTANAS CATHEDRAL CITY, CA 92234	ALL EARS HEARING CENTER 3088 W. RAMSEY ST. BANNING, CA 92220	MANLONGAT, ERIC 15055 FICUS ST. LAKE ELSINORE, CA 92530	JUST ONE SERVICES 29294 WAGON CREEK LN. MENIFEE, CA 92584	WATSON, ALEXANDER CECIL 53825 MARIAN VIEW DR. IDYLLWILD, CA 92549
GARCIA, VICTORIA PEREZ 10352 GRAMERCY PL. RIVERSIDE, CA 92505	SEVEN SEAS EXPORTERS 47-845 BOUGAINVILLEA ST. LA QUINTA, CA 92253	BERGMANS, ROBYN ELIZABETH 9217 STEPHANIE ST. RIVERSIDE, CA 92508	SHULL WOOD WORKS 1833 RUE CHABLIS SAN JACINTO, CA 92583	DELGADO, ARTHUR MEDEL 29294 WAGON CREEK LN. MENIFEE, CA 92584	CHILDREN'S LIGHTHOUSE OF RIVERSIDE 19743 LURIN AVE. RIVERSIDE, CA 92508
MURRIETA AEROSPACE 29312 ARIEL ST. MURRIETA, CA 92563	CAO, KENT 1704 RAMONA AVE. PASADENA, CA 91030	XTREME TOY RENTALS CO. 29051 CARMEL RD. SUN CITY, CA 92586	CONCRETE MAKEOVERS 26190 MELBA AVE. HOMELAND, CA 92548	RAM MARKETING 25685 JASON PL. MORENO VALLEY, CA 92557	PRECIOUS CARGO, INC. 19844 SAN JUAN CAPISTRANO RIVERSIDE, CA 92508
RICO, MOISES JESUS 29312 ARIEL ST. MURRIETA, CA 92563	NELSON, SCOTT 47-845 BOUGAINVILLEA ST. LA QUINTA, CA 92253	RVX INTERNATIONAL INC. 29051 CARMEL RD. SUN CITY, CA 92586	VOORHEES, JEFFREY THOMAS 26190 MELBA AVE. HOMELAND, CA 92548	MELENDREZ, RICHARD ANTHONY 25685 JASON PL. MORENO VALLEY, CA 92557	FUSION SPORT AND ENTERTAINMENT 644 CORTE SAN MARINO PERRIS, CA 92571
1ST ORGANICS 77-622 COUNTRY CLUB DR. PALM DESERT, CA 92211	GOODTIMES 73-700 HGWY 111 PALM DESERT, CA 92260	OK TOFU HOUSE 10436 MAGNOLIA AVE. RIVERSIDE, CA 92505	ABOVE THE LAW ENTERPRISES 1167 W. 7TH ST. PERRIS, CA 92570	ROMERO TRUCKING 3660 CONNING ST. RIVERSIDE, CA 92509	GILLENWATER, CORNELL 644 CORTE SAN MARINO PERRIS, CA 92571
MOBLEY, “C” JAMES 81-710 AVENIDA SANTIAGO INDIO, CA 92203	WOOD, SEAN DOUGLAS 67390 OVANTE RD. CATHEDRAL CITY, CA 92234	YOON, SORYE 3572 BANBURY DR. RIVERSIDE, CA 92505	HUTCHISON, GREGORY FERNARD 1167 W. 7TH ST. PERRIS, CA 92570	ROMERO, JAMES DAMIAN 3660 CONNING ST. RIVERSIDE, CA 92509	WATERWORKS TECHNOLOGY, INC. 644 CORTE SAN MARINO PERRIS, CA 92571
EDGE ONE CONCEPTS 83-750 CITRUS AVE. INDIO, CA 92201	MUSICAL SOUNDS ENTERTAINMENT 47875 MARGARITA ST. INDIO, CA 92201	D & K SERVICES 7420 MARILYN DR. CORONA, CA 92881	CERDAFIDE AUTOMOTIVE REPAIR 43062 VIA DOS PICOS TEMECULA,CA 92590	CRITERION INDUSTRIAL 1722 PRODUCTION CIRCLE RIVERSIDE, CA 92509	POMJOD 6476 CHARLES AVE. MIRA LOMA, CA 91752
RIO DESIGN GROUP, INC 83-750 CITRUS AVE. INDIO, CA 92201	LEON ENTERPRISES LLC 47875 MARGARITA ST. INDIO, CA 92201	BELL, DEBRA ANN 7420 MARILYN DR. CORONA, CA 92881	CERDA, ALEX 31075 FLORENCE CT. WINCHESTER, CA 92596	CRITERION AUTOMATION, INC. 1722 PRODUCTION CIRCLE RIVERSIDE, CA 92509	OLVERA, JESUS JACQUE-LINE 6476 CHARLES AVE. MIRA LOMA, CA 91752
ROYAL PRESTIGE OF COACHELLA 1030 6TH ST. COACHELLA, CA 92236	SUNSHADES WINDOW TINTING 47875 MARGARITA ST. INDIO, CA 92201	GLAMOURLASH 2711 CANYON SPRINGS RIVERSIDE, CA 92507	AGUAYO, HUMBERTO 2083 FOXTAIL CT. PERRIS, CA 92571	CREDIT DOCTORS 79050 VARNER RD. INDIO, CA 92203	IMMACULATE PAINTING 7630 LINCOLN AVE. RIVERSIDE, CA 92504
SUMANO, EDUARDO GALICIA 73322 GUADALUPE AVE. PALM DESERT, CA 92260	AIMEE LARSEN ATTORNEY AT LAW 78365 HIGHWAY 111 LA QUINTA, CA 92253	LUONG, TAYNA 293 BATHURST RD. RIVERSIDE, CA 92506	ACOSTA PROPERTY INVETMENTS LLC 14035 TUSCANY CT. RIVERSIDE, CA 92508	P.A.L. INVESTMENT CORP. 79050 VARNER RD. INDIO, CA 92203	LEDON JR., FELIPE DE JESUS 7630 LINCOLN AVE. RIVERSIDE, CA 92504
SERVICE MASTER OF THE DESERT 74872 VELIE WAY PALM DESERT, CA 92260	HUNT-LARSEN, AIMEE JEAN 12367 16TH ST. YUCAIPA, CA 92399	AGATHON ADVISORS LLC 7850 LEWAY DR. RIVERSIDE, CA 92508	FREE FROM THREE 357 TERMINO AVE. CORONA, CA 92879	EL JANITORIAL MANAGEMENT SERVICES 39191 SHREE RD. TEMECULA, CA 92591	PLAZA DE MONTEREY 7735 E. BRIDGEWOOD DR. ANAHEIM, CA 92808
AMERIEAST OF CALIFORNIA 74872 VELIE WAY PALM DESERT, CA 92260	LIGHTNING JUDGEMENT RECOVERY 69417 MIDPARK DR. DESERT HOT SPRINGS, CA 92241	UNITED PLUMBING 1520 W. LINDEN ST. RIVERSIDE, CA 92507	MOSS, VICTORIA LEE 357 TERMINO AVE. CORONA, CA 92879	DAVIDS, LOUISE MAUREEN 39191 SHREE RD. TEMECULA, CA 92591	EVANGELATOS, ANDREW 3426 WHITE ROSE WAY ENCINO, CA 91436
CHRISHAUNA COURIER SERVICE 49289 BIERY ST. INDIO, CA 92201	BETTINA'S ART STUDIO 87 VIA BELLA RANCHO MIRAGE, CA 92270	DIAMOND W EVENTS 21285 SHOEMAKER DR. WILDOMAR, CA 92595	THOMPSON, KELLIE SUE 357 TERMINO AVE. CORONA, CA 92879	CHRISTINE ARNOLD PHOTOGRAPHY 14080 PALM DR. DESERT HOT SPRINGS, CA 92240	LJ & L PARTY SUPPLY 191 N. SAN GORGONIO AVE. BANNING, CA 92220
CHRISHAUNA CORPORATION 49289 BIERY ST. INDIO, CA 92201	SEIDNER, BETTINA ADELE 87 VIA BELLA RANCHO MIRAGE, CA 92270-5614	DIAMOND W CONTRACTORS INC. 21285 SHOEMAKER DR. WILDOMAR, CA 92595	VINO VERITAS WINE BAR 285 E. ALESSANDRO BLVD. RIVERSIDE, CA 92508	ARNOLD, CHRISTINE LORRAINE 14080 PALM DR. DESERT HOT SPRINGS CA 92240	LUNA RUEDAS, LUIS 819 N. SAN GORGONIO AVE. BANNING, CA 92220
CHRISHAUNA REAL ESTATE 49289 BIERY ST. INDIO, CA 92201	SUNLICIOUS TAN 72221 HWY 111, STE. A7 PALM DESERT, CA 92260	ACME APPRAISAL 31987 CORTE AVALINA TEMECULA, CA 92592	INSTRUCTIONAL ACCESS, INC. 6800 INDIANA AVE. RIVERSIDE, CA 92506	CAFE SCANDIA 356 S. INDIAN CANYON DR. PALM SPTINGS, CA 92262	MAXIMA PERFORMANCE GRADING 43112 NUCKOLLS CT. HEMET, CA 92544
FINANCIAL LEDING GROUP 49289 BIERY ST. INDIO, CA 92201	WEAVER, ERIC GORDON 69850 MCCALLUM WAY CATHEDRAL CITY, CA 92234	D'HONDT, LISA 31987 CORTE AVALINA TEMECULA, CA 92592	CASH N GO 10330 HOLE AVE. RIVERSIDE, CA 92505	PEDERSON, ERICK BOJE 1777 SANDALWOOD DR. PALM SPRINGS, CA 92262	BRAMLETT,RAY GORDAN 43112 NUCKOLLS CT. HEMET, CA 92544
		RUBLE, DARRIN 42363 WILD MUSTANG RD. MURRIETA, CA 92562	MF.M. INC 10330 HOLE AVE. RIVERSIDE CA 92505		RAMLETT, ANNETTE LOUISE 43112 NUCKOLLS CT. HEMET, CA 92544

NAI Capital Represents Seller in \$4.6 Million Big Box Sale in San Bernardino

Marc Piron, senior vice president with NAI Capital’s Riverside office and Lidia Talavera, vice president with the Ontario office, represented the seller, Jara Holdings Second, LLC, in the sale of a 35,640-square-foot office property located at 1094 South E Street in San Bernardino, to the buyer, MTK SoCal Investments, LLC. The value of the sales transaction was \$4.6 million.

The free-standing former big box property has been sold to an investment company that will convert the property into a facility for the County of San Bernardino. The property is located at the signalized intersection at the entrance to the Inland Center Mall and in close proximity to the Target shopping center. The property has ample parking on the 3 acre lot, excellent freeway visibility, and easy access to the I-215 and I-10 Freeways.

Marc Piron with NAI Capital notes, “We secured the listing based on our proven track record to problem solve, get maximum marketing exposure and our thorough knowledge and history of deal making in the San Bernardino market place. The property was vacant for the past decade due to a depressed market and economy.

“Faced with numerous challenges, we were able to take a cooperative approach to market this property. Our negotiating efforts resulted in contracting a developer with a user driven deal; we were able to secure and close the deal meeting critical timelines.”

Additional NAI Real Estate Sales in the Inland Empire

UPLAND— Vicky Espinosa, Samantha Zoleta, Fred Encinas, and Kevin Zullo with the Ontario office represented the landlord, College Park Retail Centre, LP, in the lease of a 1,082-square-foot retail property located at 2440 W. Arrow Route, Ste. 5B in Upland to the tenant, All about Paws Pet Spa. The value of the lease transaction was \$137,630.

CHINO—Richard Lee and Nicholas Chang with the Ontario office represented the buyer, Brighton Group Enterprises, Ltd., in the purchase of a 7,600-square-foot industrial property located at 5595 Daniels Street, Ste. A in Chino from the seller, P6K Portfolio CIC, LLC. The value of the sales transaction was \$904,400.

ONTARIO—Richard Lee and Nicholas Chang with the Ontario office represented the seller, Arleena Chan & Boon Bounyaseng, and the buyer, Chen Chai Wang & Shu Chiu Chan, in the sale and purchase of a 9,160-square-foot industrial property located at 1180 E. Francis Street., Bldg. A in Ontario. The value of the sales transaction was approximately \$1.1 million.

ONTARIO—Richard Lee and Nicholas Chang with the Ontario office represented the tenant, Fulterer USA, in the lease of an 8,640-square-foot industrial property located at the Ontario Airport Commerce Center at 1900 S. Proforma Avenue, unit F2 in Ontario from the landlord, Metropolitan Life Insurance Company. The value of the lease transaction was \$158,205.

ONTARIO—Richard Lee and Nicholas Chang with the Ontario office represented the landlord, HB Property Management LLC, in the lease of a 12,700-square-foot industrial property located at 1299 W. State Street in Ontario to the tenant, The Shop. The value of the lease transaction was \$419,100.

HHS Awards...

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care for approximately 333,187 additional Californians by establishing new health center service delivery sites. Nationwide, 236 health center programs will receive approximately \$150 million in grant awards to serve more than 1.25 million additional patients.

The County of San Bernardino Workforce Investment Board and Workforce Development Department is ready to assist your business at no cost with the following services:

- Recruitment assistance
- Funds to train new employees
- Labor market information
- Pre-screened qualified applicants
- Access to a large applicant pool
- Facilities available for recruitments
- Layoff prevention assistance
- Outplacement of laid-off workers
- Hiring tax credits



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MIRA LOMACA—Richard Lee and Nicholas Chang with the Ontario office represented the seller, Sarkis Batanian, in the sale of an 11,964-square-foot industrial property located at 3225 Grapevine Street in Mira Loma, to the buyer, Saminchem Inc. The value of the sales transaction was approximately \$1.2 million.

CORONA—Lidia Talavera with the Ontario office represented the landlord, YNS Shopping Plaza LLC, in the lease of a 1,500-square-foot retail property located at the Plaza on 6th Corona to the tenant, The Flame Broiler. The value of the lease transaction was \$363,000.

MONTCLAIR—Lidia Talavera and Jerry Wacker with the Ontario office represented the landlord, Montclair Business Park LLC, in the lease of an 8,678-sq.-ft. retail property located at Montclair Business Park at 4701 & 4715 Holt Avenue in Montclair, CA to the Tenant, Calvary Chapel Gracia. The value of the lease transaction was \$165,600.

About NAI Capital

NAI Capital is a leading Southern California commercial real estate firm headquartered in Encino, CA. With 14 offices throughout Los Angeles, Orange, Riverside, San Bernardino, and Ventura Counties, NAI Capital is the Southern California Affiliate of NAI Global, a premier real estate service network with 350 offices spanning the globe. To learn more, visit www.naicapital.com.

EXECUTIVE TIME OUT

The Falkland Islands—An Out of the Box Adventure

By Camille Bounds, Travel Talk



Malvina House Hotel, Falkland Islands

Discover the unspoiled environment with glorious clear blue skies, seamless horizons, vast open spaces and pristine white sand beaches. Whether you are looking for adventure or a relaxing quiet time, the Falkland Islands are a great place to relax and unwind.

The Falkland archipelago is teaming with the wonders of nature. Here you can experience personal encounters with penguins and pinnipeds and the beauty of delicate flowers along with bird and whale watching, fishing and hiking.

Geography

The Falkland Islands are an archipelago located in the South Atlantic Ocean on the Patagonian Shelf. The archipelago has an area of 4,700 square miles and is made up of East Falkland, West Falkland and 776 smaller islands. As a British overseas territory, the island is internally self-governed with the United Kingdom which is responsible for their defense and foreign affairs.

Location

The islands' capital is Stanley located on East Falkland and has a population of around 3,000. The majority of the islanders are of British descent

with a smattering of French, Gibraltarian and Scandinavian immigration.

The islands sit on the boundary of the subarctic and temperate maritime climate zones. Mountain ranges on the major islands reach 2,300 feet.

The official language is English and under the British Nationality Act in 1983, Falkland Islanders are legally British citizens.

An ethnic mix

Controversy exists over the Falklands' original discovery and colonization by Europeans. At various times the islands have had French, British, Spanish and Argentine settlements.

The British re-established its rule in 1833, though Argentina maintained its claim to the islands. In 1982, following Argentina's invasion of the islands, the two month undeclared Falklands War resulted in the surrender of Argentine forces and the return of the islands to British administration.

Economics

Fishing, tourism and sheep farming with attention to high quality wool exports make up the economics of the Falkland's. Oil exploration, licensed by the



Falkland Islands

Falkland Islands government is a controversial subject due to the maritime challenges with Argentina.

The wonder of the Falklands

The Falkland Islands are the ultimate for avid bird watchers. They are large easily accessible colonies of the world's rarest and most enchanting birds. Penguins are always friendly charmers, stately king rock hoppers, inquisitive gentoo and coy Magellanic penguins are just a few that are easy to locate and enjoy.

Over 70% of the world's Black-bowed albatross breed around the islands. Whale watching with dolphins at times accompanying the boats that carry the tourist on his/her adventure make tours enchanting. Gypsy Cove, Bertha's Beach, Bleaker Island, Bull Point, Cape Dolphin are just a few of the areas available to view these wonders.

Food

There are at least 15 restaurants that offer fine menus with locally produced foods including home grown vegetables, lamb, beef raised on the farms and locally caught fish that includes mussels, scallops, local

sea trout, Atlantic Rock Cod and squid. Goose pate is also a local specialty and the unique flavor of the Diddle-dee Berry or the Teaberry are treats to be tried. Good wines and vegetarian options are available.

Where to Stay

There are a number of centrally located bed and breakfasts, small hotels and lodges available. Call the information number below for brochures and information.

Getting There

Fly from South America or opt for the MOD (Ministry of Defense) air service from the U.K. You can also choose the Falkland Islands in an itinerary on a South American or Antarctic cruise which would allow shore excursions unavailable to land-based tourists.

An international travel agent or a Falkland-based agent is available to make all arrangements.

For information call + (500) 22215 or email: info@falklandislands.com.

Camille Bounds is the travel editor for Sunrise Publications and The Inland Empire Business Journal.

Rally Those Referrers! Why Praise From “Friends” Is Worth Its Weight in Gold (and Seven Ways to Keep It Coming)

If your business is providing value to its customers, you already have loyal fans. Annie Tsai explains how to turn them into active referrers who spread the word about what you have to offer—and help you grow your business.

Picture this: After a long day’s work, you sink onto the couch and turn on the television. As you flip through the channels, you see a commercial for a new local restaurant.

Later, as you scroll through your Facebook newsfeed, you see that a friend has checked in at that same restaurant, posted a picture of his meal, and captioned it, “Delicious!

Can’t wait to come back.” Which is more likely to make you reserve a table: the commercial or your friend’s endorsement?

If you’re like most

Americans, you’re much more likely to be influenced by your friends’ recommendations (even if they’re “just” online friends) than by ads. In fact, a recent Nielsen report reveals that 92 percent of consumers trust recommendations from friends and family above all other types of advertisements. And they’re four times more likely to make a purchase when referred by a friend.

Here’s the takeaway for businesspeople, says Annie Tsai: Referrals are a huge, sparkly, tied-up-with-a-bow gift—and if you aren’t already working to harness and maximize their power, it’s past time you started.

“Businesses are so busy focusing their energy on acquiring new customers that they often neglect one of their most valuable resources: active referrers,” says Annie Tsai, author of “The Small Business Online Marketing Handbook: Converting Online Conversations to Offline Sales.” “Though this may be a small percentage of your overall customer segment, setting up a basic program to support them and encourage their activity is well worth your time and resources.”

In fact, if your company is delivering value to your customers, you probably already have active referrers—even if you aren’t aware of them, Tsai says. These people are posting positive reviews about your business all over the social media landscape and bragging on you to their friends simply because they love what you offer and/or how well you treat them—in other words, because you’ve earned their loyalty.

“Harnessing that loyalty is
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